

القرآن الكريم
وكل الله هي العالينا

THE
ASCENDANT QUR'AN
Realigning Man to the Divine Power Culture

VOLUME 3
Al-Baqarah:215–286



Muhammad H. al-Āṣī



In the Name of Allah,
the Mercy-Giving, the Merciful

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Allah (ﷻ) says in His noble Book,
“Verily, Allah and His Angels send salutations on the Apostle.
O You who are firmly committed [to Allah], you too [must]
send the most worthy salutations and blessings upon him.”
(Sūrah al-Aḥzāb:56)

In launching this *tafsīr*, we beseech Allah (ﷻ) to bless His final Messenger, Muhammad (ﷺ), all the Prophets (ﷺ) who preceded him, and all those who, despite great difficulty and sacrifice, sincerely follow in their footsteps from the *ṣāliḥūn*, the *ṣiddiqūn*, the *shuhadā'*, and *marḥūmūn*. We also beseech Allah (ﷻ) to bless and amply reward those who have helped in the publication of this *tafsīr* in whatever capacity.

— The Institute of Contemporary Islamic Thought

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Publisher's Foreword

With the publication of this third volume of the *tafsīr*, *The Ascendant Qur'an*, by Imam Muḥammad al-ʿĀṣī, we conclude the explanation of *Sūrah al-Baqarah*, the longest *sūrah* of the Qur'an. Because so much of this *sūrah* is related to the transformational nature of a functioning Islamic society, we could only get the point across by showing the Muslims the wayward nature of the modern societies they would be expected to reorganize. Such a description of the Islamic social order and why it is a panacea for an unsettled world, driven to the brink by a systemic departure from Allah's (ﷻ) guiding light, could not be contained in one volume. This *tafsīr* was conceived as a handbook for the Islamic movement, and thus it is imperative for the movement to understand the world it lives in, and the world it must shape for future generations. For this reason, we could not afford to leave out important guideposts for the ideological course of the movement. We — the publishers and editors — did not wish to impose limits on the space needed by the *mufasssīr*, Imam al-ʿĀṣī, in explaining the *āyāt* of the noble Qur'an, hence the decision to spread the *tafsīr* of *Sūrah al-Baqarah* over three volumes. Given that many important rules relating to family,

social, cultural, political, and economic aspects are highlighted in this *sūrah*, which is placed at the beginning of this exquisite Qur'an, their explanation, we hope, would help readers internalize foundational meanings as they journey through the rest of the noble Book. Thereby the meanings of subsequent *sūrahs* would be better understood if many concepts are clarified earlier.

The Qur'an is our companion in the solitude of the night and in the hustle and bustle of the working day; and in life's ups and downs as we journey through this world secure in the knowledge that our Merciful Creator is always there to steady our uncertain steps and inconsistent hearts. It is our guide for all times as its pristine principles keep reminding us of the commands of Allah (ﷻ), the Creator and Sustainer of all the worlds. How faithfully and sincerely we conform our lives and choices to them will determine our station in the hereafter. A *tafsīr* in English, therefore, becomes a necessity for those English-speakers not fully familiar with the Arabic language. In fact, even Arabic speakers from the earliest days of Islam have had to rely on *tafsīrs*. The first *tafsīrs* were written in Arabic; later other languages — Turkish, Persian, Urdu, and others — spoken by Muslims, who were entering the *dīn* from non-Arabic-speaking lands, were utilized. The aim in each case, regardless of the *mufasssīr's* mother tongue, was to convey an understanding of the noble Qur'an to as many people as possible with the original tenor, cadence, force, and meaning of the original Qur'anic Arabic. Until the release of *The Ascendant Qur'an*, there were no bona fide *tafsīrs* in English, only translations, some of them with detailed footnotes, but nonetheless still translations that always fell short compared to their Arabic counterparts. This literary and ideological vacuum necessitated something comprehensive for the English-speaking Muslims and indeed non-Muslims in the form of this *tafsīr*.

Imam al-Āṣī's *tafsīr* is not only the first in English but it is also very extensively detailed, adding to the rich tradition of existing Islamic *tafsīr* literature.¹ If Allah (ﷻ) wills, it may become one of the most comprehensive *tafsīrs* ever produced and would easily exceed the 20 volumes we had initially estimated. The aim here is not to produce numerous volumes. As Imam al-Āṣī explains, there

is so much to clarify relating to the principles and injunctions of the Qur'an that, hard as he may try, it is not possible to capture the full range of Qur'anic meanings in a few sentences or pages. This is the result of two inter-related factors, both having to do with the English language. First, English translations of the Qur'an cannot fully reflect the depth and profundity of the divine Book. Translations by their very nature are limited in scope and cannot probe the multi-layered meanings of the Qur'an. Second, because of its secular nature the English language is not amenable to accurately convey the divine message. In order to fully appreciate the true depth of meanings contained in the *āyāt* of the Quran, detailed explanations become necessary. This is what Imam al-'Āṣī attempts in this *tafsīr*.

For all Muslims, and indeed others who sincerely study this *tafsīr*, we are confident they will gain a better and deeper understanding of the divine Book. It is only through such understanding that they would be able to conform more closely to the divine command, to get confidence in a prescription for transformational change, and to translate their commitment into discharging the human responsibility of building a just society for all people. If by engaging this *tafsīr*, Muslims gain a better understanding and are drawn closer to the divine Book, then we feel our efforts would have been rewarded.

Both the *mufasssīr*, Imam al-'Āṣī, and the editor of this *tafsīr*, Brother Afeef Khan, deserve our gratitude and thanks for their dedication in completing these volumes. Writing as well as editing the *tafsīr* are enormous responsibilities; these have been performed with great care. We pray to Allah (ﷻ) to reward them both as well as all those who have or continue to help and support this noble project. Finally, we pray to Allah (ﷻ) to accept these humble efforts from us. *Āmīn*.

Zafar Bangash

Director, Institute of Contemporary Islamic Thought
Toronto, Ontario, Canada

2 Jumādā al-Ākhirah, 1430AH (9 June 2009)

Endnotes

- 1 In writing this *tafsīr* Imam al-ʿĀṣī, has formally consulted with up to 22 other *tafsīrs* as references. One, a few, or all of the following *tafsīrs*, in which the original hadiths of the Prophet (ﷺ) or sayings of other individuals may be found, have been utilized. Imam al-ʿĀṣī chose the first five of these because they have consolidated the information in the previously well-known *tafsīrs* including al-Ṭabarī, Ibn Kathīr, al-Zamakhsharī, al-Qurṭubī, and al-Rāzī.

Sayyid Quṭb, *Fī Zīlāl al-Qurʿān*. (Beirut, Lebanon: Dār al-Shurūq, 1405AH), 11th ed., 6 vol.

Muḥammad Rashīd Riḍā, *Tafsīr al-Qurʿān al-Ḥakīm (better known as Tafsīr al-Manār)*. (Beirut, Lebanon: Dār al-Maʿrifah, 1414AH), 12 vol.

Dr. Wahbah al-Zuhaylī, *Al-Tafsīr al-Munīr fī al-ʿAqīdahī wa al-Sharīʿah wa al-Manhaj*. (Beirut, Lebanon: Dār al-Fikr al-Muʿāshir, 1411AH), 1st ed., 32 vol.

ʿAllāmah Sayyid Muḥammad Ḥusayn Ṭabāṭabāʾī, *Al-Mizān fī Tafsīr al-Qurʿān*. (Tehran, Islamic Republic of Iran: Dār al-Kutub al-Islāmīyah, 1397AH), 3rd ed., 20 vol.

Muḥammad al-Ṭāhir ibn ʿĀshūr, *Al-Tahrīr wa al-Tanwīr (better known as Tafsīr ibn ʿĀshūr)*. (Beirut, Lebanon: Muʿassasah al-Tārīkh, 1420AH), 1st ed., 29 vol.

Other *tafsīrs* that were consulted but not referenced as extensively include the following four,

Abū Jaʿfar Muḥammad ibn Jarīr al-Ṭabarī, *Tafsīr al-Ṭabarī (better known as Jāmiʿ al-Bayān fī Taʾwīl al-Qurʿān)*. (Beirut, Lebanon: Dār al-Kutub al-ʿIlmīyah, 1412AH), 12 vol.

Abū al-Qāsim Jār-Allāh Maḥmūd ibn ʿUmar al-Zamakhsharī al-Khawārizmī, *Tafsīr al-Kashshāf*. (Beirut: Dār al-Fikr), 4 vol.

Abū al-Faḍl Shahāb al-Dīn al-Sayyid Maḥmūd al-Alūsī al-Baghdādī, *Rūḥ al-Maʿānī fī Tafsīr al-Qurʿān al-ʿAẓīm wa al-Sabʿi al-Mathānī*. (Beirut, Lebanon: Dār al-Fikr, 1414AH), 16 vol.

Muṣṭafā al-Ḥiṣun al-Manṣūrī (edited by Muḥammad ʿAlī al-Ṣābūnī), *Al-Muqtataf min ʿUyūn al-Tafāsīr*. (Damascus, Syria: Dār al-Qalam, 1416AH), 5 vol.

Transliteration Chart

Consonants

أ	none (initial)	ض	ḍ
ؤ	' (medial or final)	ط	ṭ
ب	b	ظ	ẓ
ت	t	ع	‘
ث	th	غ	gh
ج	j	ف	f
ح	ḥ	ق	q
خ	kh	ك	k
د	d	ل	l
ذ	dh	م	m
ر	r	ن	n
ز	z	ه	h
س	s	ة	ḥ
ش	sh	و	w
ص	ṣ	ي	y

Vowels and Diphthongs

اَ	a	اَ	ā	اِىَ	á
اُ	u	آ	ā	اِىَ	ay
اِ	i	اُو	ū	اِوُ	aw
		اِىَ	ī		

Tanwīn and Tashdīd

اَ	an	اِىَ	ayy	اَوُ	aww
اِىَ	an	اُو	ūw	فَ	ff
اُ	un	اِىَ	īy (medial)	شْ	shsh
اِ	in	اِىَ	ī (final)	رَ	rr

2

Sūrah al-Baqarah, Part 3

The Cow

There is a wide range of social and society-building responsibilities that extend from *āyāt* 215–286 of *Sūrah al-Baqarah*. The first of these *āyāt* deal with the amount of voluntary spending and its channels. This is followed by the fact that fighting or going to war is mandatory, even during the year's calm and nonviolent months (*al-ashhur al-hurum*). The reason why fighting becomes legitimate, sanctioned, and in accordance with reason and logic is given. There are also some insightful *āyāt* about the meaning of renouncing Islam.

The next set of informative *āyāt* take the Islamic social psychology a step further on the way to delegitimizing intoxicants and gambling. And heavenly guidelines about the supervision of an orphan's possessions and wealth are set down.

Then the lesson unfolds with ordinances pertaining to a Muslim man's marriage to a *mushrikah*. From there, the guiding and teaching *āyāt* tell the emerging Islamic community about menstruation and the rules pertinent to it. The *āyāt* that follow deliver information about making a solemn declaration in Allah's (ﷻ) name as opposed to using His name to make a bogus solemn declaration.

Continuing on with the general topic of family, an extended section of this *sūrah* covers the marriage relationship, its dissolution either through divorce or death, and the rights and responsibilities of husband and wife. Reiterating why Muslims should be conscious of their oaths, the section begins with a husband's solemn declaration not to have conjugal relations with his wife for an extended period of time, called *ilā'*. From here the enlightening Qur'anic *āyāt* talk about the *'iddah* of a divorced wife and women's rights. This is followed by information about how a divorce process is to be observed and executed according to a specific set of rules that preserve the dignity of both parties as well as a balance of justice between male and female. The *āyāt* specifically address men on their responsibilities and guardianship towards divorced wives.

The family-centered teachings in this informative Book then move on to discuss breast-feeding, its financial dimension, its duration, the financial responsibilities towards breast-fed children, and other germane issues. The guiding Qur'an then introduces the subject of the *'iddah* of a widow — the time period that follows the death of her husband. And on that score, there is information about a marriage proposal to a widow who may be interested in remarriage, how such a proposal is intimated, and when the marriage may occur. Also guidance is revealed on very specific cases such as the status of a divorcee who has been divorced before the first conjugal night, and what portion of her dowry she is entitled to. The *āyāt* emphatically establish the rights of a widow whose husband has just passed away, as the rights of such women are easily overlooked or violated by in-laws. These rights pertain to her status as his widow, and the responsibilities of her men-folk for her upkeep. Finally, reminders of how important it is to maintain the social value of *ṣalāh* are intertwined with the general discourse.

Then the Qur'an transitions from a concentration on family affairs to a discourse about how societies and nations die due to cowardice and avarice and conversely, how they continue to live on due to bravery and generosity. In this context, Allah (ﷻ) relates a story about one of the prophets of the Children of Israel and king Ṭālūt (Saul). What happened to the Children of Israel

when they did not live up to their *jihādī* responsibilities is a case history for future covenant bearers so that they are not defeated by the same Israeli aberrations. In this historical narrative Ṭālūt and his followers overcome all material odds, revealing the important historical and divine lesson: a few, albeit weak, committed Muslims can score a victory over the more powerful and more numerous, by Allah's (ﷻ) supervision.

Allah's (ﷻ) guidance comes generally through the medium of His Prophets (ﷺ). As such, the Qur'an teaches Muslims to honor their higher status relative to ordinary people, even though some amongst the community of prophets have a rank above others. As the Prophets (ﷺ) are fashioned as models, sent as warners, and commissioned as leaders of men, their interaction with the people is recorded for all those who would choose to embark on the same course. All of Allah's Prophets (ﷺ) have required their people to make significant sacrifices so that their societies would function on a standard of justice; and in this vein, Muslims are taught and ordered to spend for the cause of Allah (ﷻ).

Then Allah (ﷻ) describes Himself in *Āyah al-Kursī*, and the powerless human comes to recognize the expanse and extent of Allah's (ﷻ) power. Directly thereafter, He who is the Most Powerful and the Most Aware of the level of an individual's commitment lets those who are obliged to institutionalize His will on earth know that there is no coercion in matters pertaining to conviction and belief. Whatever direction the human persuasion goes in, Allah (ﷻ) lets us all realize that He is the Guide and the only One worthy of loyalty, dedication, and commitment. In the entire history of man, one of those who was unrivaled in his commitment to Allah (ﷻ) was Ibrāhīm (ﷺ). The *āyāt* bring out the truth about the king who came down with his power on Ibrāhīm (ﷺ), and then go on to relate Ibrāhīm's (ﷺ) innocent curiosity about the mechanism of life. Parallel to these inquiries about life and death is the story of a man who died for 100 years, then was resurrected.

Near the end of the *sūrah*, Allah (ﷻ) goes back to spending — with character — for His cause. Rather than spending for any other reason, the Muslims are brought face-to-face with an act of spend-

ing for Allah (ﷻ) as a measure of their devotion and sincerity. Through this example, they learn that good money should go for a good cause, not a bad one. And with a healthy understanding of this Qur'an, they further realize that it is Satan who tries his best to frighten them with poverty. The insightful and thoughtful Qur'an speaks about private as well as public generosity, and thus the Muslims are guided to systematically identify and give to those who qualify for their *ṣadaqah* (generousness and generousities). Winding up this deep-rooted and expansive discourse, the *āyāt* go on to the subject of usury and its harm to individuals and society. Closely related to this theme and outlined in the longest *āyah* of the Qur'an are issues concerning debt and lending, and the bookkeeping or registration of debt.

The *sūrah* begins to sign off by declaring that the dominion of the heavens and the earth belongs to Allah (ﷻ), that His knowledge is infinite, and that He will bring all creation to answer for its free will and deeds. A commitment to Allah (ﷻ) acknowledging the commissions and missions of all Prophets (ﷺ) is a requirement for people to deliver on their human potential in accordance with the inherent capacity of man's God-given human nature. This level of commitment will eventually end with victory by Allah's (ﷻ) help over all who deny Him.

Questions Indicative of the Muslims' Growing Maturity

- (2:215) They will ask you what they should spend [on others]. Say, "Whatever of your wealth you spend shall [first] be for your parents, and for the near of kin, and the orphans, and the needy, and the wayfarer; and whatever good you do, verily, Allah has full knowledge thereof."
- (2:216) Fighting is ordained for you, even though it be hateful to you; but it may well be that you hate a thing the while it is good for you, and it may well be that you love a thing the while it is bad for you; and Allah knows, whereas you do not know.

يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلْ مَا أُنْفِقْتُمْ مِنْ خَيْرٍ فَلِلْوَالِدَيْنِ
 وَالْأَقْرَبِينَ وَالْيَتَامَى وَالْمَسْكِينِ وَابْنِ السَّبِيلِ وَمَا تَفْعَلُوا مِنْ خَيْرٍ فَإِنَّ
 اللَّهَ بِهِ عَلِيمٌ ﴿٢١٥﴾ كَتَبَ عَلَيْكُمُ الْقِتَالَ وَهُوَ كُرْهُ لَكُمْ وَعَسَى أَنْ
 تَكْرَهُوا شَيْئًا وَهُوَ خَيْرٌ لَكُمْ وَعَسَى أَنْ تُحِبُّوا شَيْئًا وَهُوَ شَرٌّ لَكُمْ
 وَاللَّهُ يَعْلَمُ وَأَنْتُمْ لَا تَعْلَمُونَ ﴿٢١٦﴾ يَسْأَلُونَكَ عَنِ الشَّهْرِ الْحَرَامِ
 قِتَالٍ فِيهِ قُلْ قِتَالٌ فِيهِ كَبِيرٌ وَصَدٌّ عَنْ سَبِيلِ اللَّهِ وَكُفْرٌ بِهِ
 وَالْمَسْجِدِ الْحَرَامِ وَإِخْرَاجُ أَهْلِهِ مِنْهُ أَكْبَرُ عِنْدَ اللَّهِ وَالْفِتْنَةُ
 أَكْبَرُ مِنَ الْقَتْلِ وَلَا يَزَالُونَ يُقِنُّونَكُمْ حَتَّى يَرْدُوكُمْ عَنْ دِينِكُمْ
 إِنْ أَسْتَطَعُوا وَمَنْ يَرْتَدِدْ مِنْكُمْ عَنْ دِينِهِ فَيَمُتْ وَهُوَ كَافِرٌ
 فَأُولَئِكَ حَبِطَتْ أَعْمَالُهُمْ فِي الدُّنْيَا وَالْآخِرَةِ وَأُولَئِكَ أَصْحَابُ
 النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿٢١٧﴾ إِنَّ الَّذِينَ ءَامَنُوا وَالَّذِينَ
 هَاجَرُوا وَجَاهَدُوا فِي سَبِيلِ اللَّهِ أُولَئِكَ يَرْجُونَ رَحْمَتَ اللَّهِ وَاللَّهُ
 غَفُورٌ رَحِيمٌ ﴿٢١٨﴾ يَسْأَلُونَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ قُلْ فِيهِمَا
 إِثْمٌ كَبِيرٌ وَمَنْفَعٌ لِلنَّاسِ وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا
 وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ الْآيَاتِ

لَعَلَّكُمْ تَتَفَكَّرُونَ ﴿٢١٩﴾ فِي الدُّنْيَا وَالْآخِرَةِ وَيَسْأَلُونَكَ عَنِ الَّتِي تَمْطُرُ
 قَلَّ إِصْلَاحٌ لَهُمْ خَيْرٌ وَإِنْ تُخَالِطُوهُمْ فَإِخْوَانُكُمْ وَاللَّهُ يَعْلَمُ الْمُفْسِدَ
 مِنَ الْمَصْلِحِ وَلَوْ شَاءَ اللَّهُ لَأَعْنَتَكُمْ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ ﴿٢٢٠﴾

- (2:217) They will ask you about fighting in the sacred month. Say, “Fighting in it is a terrible thing; but turning men away from the path of Allah and denying Him, and [turning them away from] the Inviolable House of Worship and expelling its people therefrom — [all this] is yet more terrible in the sight of Allah, since oppression is much worse than killing.” [Your enemies] will not cease fighting against you till they have turned you away from you *dīn*, if they can. But if any of you should turn away from his *dīn* and die as a denier of the truth, [then] these it is whose works will go for nought in this world and in the life to come; and these it is who are destined for the fire, therein to abide.
- (2:218) Certainly, they who are securely committed to Allah, and they who have forsaken the state of evil and are striving hard in Allah’s cause, these it is who may look forward to Allah’s grace; for Allah is much-forgiving, a dispenser of grace.
- (2:219) They will ask you about intoxicants and games of chance. Say, “In both there is great evil as well as some benefit for man; but the evil which they cause is greater than the benefit which they bring.” And they will ask you as to what they should spend [in Allah’s cause]. Say, “Whatever you can spare.” In this way Allah makes clear unto you *āyāt* [His concealed but demonstrable presence in man’s affairs], so that you may think,
- (2:220) About this world and the life to come. And they will ask you about [how to deal with] orphans. Say, “To

improve their condition is best.” And if you share their life, [remember that] they are your brethren, for Allah distinguishes between him who spoils things and him who improves. And had Allah so willed, He would indeed have imposed on you hardships which you would not have been able to bear, [but], behold, Allah is Almighty, Wise! (al-Baqarah:215–220).

The first major observation about these divine words and how they express truths is the frequent use of the phrase “**And they will ask you about...**” This phrase first occurred in *āyah* 2:189, “**And they will ask you about the phases of the moon...**” In this group of *āyāt* the people around the Prophet (ﷺ) come to him with apparently a barrage of questions:

1. “**And they will ask you what to spend...**”
2. “**And they will ask you about the sacred months...**”
3. “**And they will ask you about intoxicants and gambling...**”
4. “**And they will ask you what they should spend...**” (once again)
5. “**And they will ask you about orphans...**”

And later there is also another question, “**And they will ask you about menstruation...**” (2:222).

All in all, the Qur’an reveals 15 occasions on which the Prophet’s (ﷺ) companions came and asked him about various matters. There must have been many more. This mostly indicated a healthy state of mind. Unlike the pre-Islamic times of ignorance and illiteracy, this was a generation that wanted to learn, to understand, and be advised on so many affairs and subjects. In the above *āyāt*, these regenerating minds were bursting with questions about the expenditure of money, sacred times of the year, social vices such as gambling and drinking, and the underprivileged in society. People wanted to know; and people have the right to know. So these *āyāt* were given by Allah (ﷻ) to answer their queries. It may be important to notice that Allah’s (ﷻ) grace is expressed in His answer to man’s questions, which became the Scripture that is now rehearsed until the end of time. Who then can say that God is

detached or indifferent? Here it is quite evident that He is responsive to human queries and concerns.

Some of these questions arose as a result of malicious campaigns against the young Muslim community, coming mostly from the indigenous Yahūdīs and *munāfiqs*, as well as a few from the *mushriks*. Whether the Muslims brought these questions to the Prophet (ﷺ) because they were genuinely concerned by the issues raised, or they were simply seeking the best answers to give to the Yahūdīs is not known. Quite probably there were both types of Muslims coming to the Prophet (ﷺ) with their questions. But once the Qur'an gave them the answers, they had no further doubts. The Yahūdī campaign, as one can imagine, would have been seriously weakened because they could not second-guess or anticipate the decisive Qur'anic responses. These pernicious questions instigated by Yahūdī quarters and the perfect answers of Allah (ﷻ), contributed to the development and maturation of the first generation of Islam.

How Selfless Giving Reduces Class Tensions

They will ask you [O Muhammad] what they should spend. Tell them, “Whatever of your wealth you spend shall [first] be for your parents, and for the near of kin, and the orphans, and those who because of need are brokenhearted, and the refugees; and whatever you do, certainly Allah has full knowledge of it” (2:215).

There had been many *āyāt* about spending or distributing money before this *āyah* was revealed in Madinah. From a very early time in Makkah, Muslims were instructed to spend, give, and distribute their wealth among the other Muslims who were in need or difficulties. Spending was a necessity. Muslims had to spend to surmount the problems of life together.

Spending was also a necessity in another sense. Acts of sharing served to bring the Muslims closer together by nurturing an atmos-

phere of mutuality and cooperation. Had it not been for a sense of responsibility in those who had wealth, coupled with a sense of compassion for those who did not, the Muslims would have run the risk of becoming divided in their sprouting community in Makkah and later in their nascent society in Madinah. When “rich” Muslims give they are less likely to feel they are an “upper-class,” and the more they give to those who deserve, the more this is true. When “poor” Muslims receive they are less likely to feel they are a “lower class.” A similar process in a non-Islamic society could easily fail to achieve the results it engenders in an Islamic society: there can be people giving and people receiving, yet still there is class-tension and class-consciousness. But when this cycle of wealth-giving and receiving is motivated by awareness and obedience to Allah (ﷻ), and awareness of a life to come, we can build the cooperative society that dwells in the Qur’an and on earth simultaneously.

Now, back to the question put forth by some Muslims, **“What should we pay?”** It appears that they wanted to have an understanding of the degree or grade of what they shall be expending. The answer outlines what this should be and to whom it shall be given as a matter of importance and urgency, **“Whatever amplitude (abundance) you disburse...”**

The word *khayr*, which we are required to give, can mean wealth, bounty, abundance, goodness, and deservingness all in one word. So when a person gives he gives of these qualities. Another shade of meaning is that one can give of the best that he has. With the recipient gaining the practical best of what is offered, the giver gains the providential best of Allah’s (ﷻ) *barakah*. Quality behavior, quality humans, and quality society are made by obeying Allah (ﷻ) in this matter and in this manner. Millions of *rak’ahs* alone will not do it.

It is better for a Muslim to give the best of what he owns, but it is not required. As is established from another explicit *āyah*, **“...give of the norm of what you have, neither the best nor the worst, not the most expensive and not the cheapest, but something midway” (25:67)**. This is another way of training human nature to do what is best if it can; or do what is required if it cannot.

To whom are we to give? To “...the parents, relatives, orphans, those who are broken hearted because of poverty, and stateless people.” The channels for distributing goods and money are bloodline, family, social, class, humanitarian, and incidental ones. Parents, cousins, and kinsmen; abandoned infants and children who have lost one or both parents; the destitute, the needy, and the poverty-stricken; aliens and foreigners; and wanderers who are always on the road, unsettled, and dislocated, all qualify for assistance.

Notice the successiveness or sequence in the *āyah*. A hadith mirrors the same fact. A man was told by Allah’s Prophet (ﷺ),

Begin with yourself: satisfy your needs; then if you are left with excess give to your family. If anything is left of that give to your extended family, and if there is more to go around then proceed along these lines [from your family to your social circles].”¹

This Islamic method does not clash with human nature. A person feels naturally inclined to give to those he is most attached to; and after that to those he feels close to. If a donor dispenses riches, property or surplus resources he is taught to do so in a way that benefits wider society. In principle, no government need impose charges against a citizen’s person, property, or activity to recycle the tax collection in a mechanical way to those who, outside of close family scrutiny, may or may not be determined by a bureaucratic process to be eligible for financial assistance. Allah’s Messenger (ﷺ) said, “The best *ṣadaqah* is what you give out of abundance; the giving hand is ascendent to the receiving hand, and begin with your dependents.”²

Allah (ﷻ) knows that a person is emotionally attached to his immediate family. So Allah (ﷻ) encourages this person to be forthcoming, unselfish and generous to those he loves. Giving and spending with this motivation satisfies the “rich” person’s internal inclinations, and also serves to remove pressure from those kinsfolk who would otherwise be left up to the mercy of a cold and apathetic government department. There is also a preservation of dignity when “people take care of their own” as opposed to “outsiders” tak-

ing care of them. It also helps cement family ties; and when that is done society at large grows stronger because of its strong individual family units.

In one sense, a family is a network of relationships established, directly or indirectly, by marriage and parenthood. The key terms *marriage* and *parenthood*, are themselves — if not anchored by a stable frame of reference — subject to a wide variety of interpretations. In a secular world divorced from any kind of scriptural direction that could place these terms in a favorable light, their important feature is the extent to which and the way in which such relationships are socially recognized and socially sanctioned. In the case of *marriage*, the interpretation focuses on *socially approved* sexual relationships, while in the case of *parenthood* the interpretation refers to those claims that are *socially made* and *socially recognized*, whether or not any biological relationship exists. It is best to think of family here as a set of potential ties, which become significant in different ways and for different purposes. Thus different considerations may influence decisions about what actually represents a family, and these considerations could include among others, inheritance, gatherings for ritual purposes, limitations on potential marriage partners, and calling on relations in times of crisis.

In a secular and ungodly society the term “family” may even gain another definition. Any bounded group, often understood in spatial terms, becomes a “family.” Hence, along with the words *marriage* and *parenthood*, which usually refer to a socially approved and legally sanctioned sexual relationship where the couple cohabits, another term, *residence*, also comes up. In this context, one particular related term that is used frequently is *household*, a set of persons sharing a common residence and usually sharing at least some meals and facilities together. It is important to note, however, that, first, households may include persons other than family members (for example, lodgers or servants) and, second, that family relations almost always cut across households. Thus the Western practice of setting up a separate household after marriage does not preclude continuing or developing family relationships between that new household and other existing or future households.

At the heart of family relationships, in the secular West, is a complex interplay between biology and culture. Rather than seeing biology as the main determining factor of the family, the Western deviance from God has forced its thinking class to consider the various conceptual ideas of family, and from there to decide which biological relationships should be treated as significant. While there remains considerable room for debate and disagreement, it would seem that once widely accepted notions of the family as a fixed, biologically based social institution performing relatively abiding functions on behalf of society and the individual have dissipated. All of these “traditional” notions have been challenged by the centuries and generations that have broken away from God after relieving themselves of an oppressive, unenlightened Church. In this social wilderness there is a much greater preference for the variety of ways in which “family” can be understood and experienced, and for the importance of seeing family relationships as a process rather than as denoting some fixed entity. So now in the West, family and domestic relationships are constantly undergoing change, as individuals move between and through households, as they move through their own life courses or careers, and as both individuals and households themselves interact with wider society, which is also changing. This metamorphosis of “family” in Western societies ends up suggesting that family relationships can rarely, if ever, be studied in isolation but have to be studied in the context of networks of social relationships and in interaction with a variety of other social institutions.

In other words such social variables as poverty, adultery, cross-cultural influences, urbanization, and industrialization can redefine what a family is. Or even in other words, more bluntly, God should not have any influence on the human understanding of what a family is. But rather the money-lords who, because of their control of the markets and the media, should have the final say on what the meaning of family is; they will be the ones to decide, based on contrived criteria, how strong or weak inter-family relationships should be.

The condition of such family disintegration is a result of not listening to what Allah (ﷻ) has to tell man about himself. In

man's state of nature — the way Allah (ﷻ) created man — there are emotional and biological frames that contain the family; and they reinforce each other. And it is because of this deep-rooted combination of mind, body, and soul within the family make-up that economic — monetary and financial — resources are placed at the service of suffering individuals inside the family framework.

After an affluent individual exercises his generosity on members of his family and kin, and satisfies their needs, if his resources allow, he may extend his help and support to some of the rest of society, and look for those who deserve to be helped along the lines specified by the above *āyāt*. The first to qualify are the *yatāmā* (orphans), children who have lost both or one parent through death, and are thereby deprived of the family atmosphere that provides emotional and financial support. They are followed by the *masākīn*, those who are straitened and in difficulty because they lack resources, yet they are too dignified to ask for assistance. Then another segment of society that deserves assistance is *abnā' al-sabīl*, the refugees or displaced persons. This group, in the time when these words were arriving from heaven, referred, by and large, to the Muhājirūn. Some of these people may have financial means, but their resources may be out-of-reach because political or military realities might have become a barrier between them and their possessions. So they too qualify for financial assistance from their brothers in faith.

At this point, what should be made clear is the function of the Islamic government in this caring and sharing between those who have and those who do not. Does an Islamic government play a role? Is it a facilitator? Does it collect money and redistribute it to those who need it? Does it impose itself to extract money from the rich to give to the poor? Or should the whole process be left to the good intentions, the generosity, and the individual initiative of the wealthy? The quick answer depends on how popular and down-to-earth the members of that government are. The more indistinguishable these members are from the general public, the more they dwell on the level of the people, and the more they identify with the “lower” segments of society, the more qualified they are to be a

facilitator in this process. That is why, at the beginning in Madinah, the Prophet (ﷺ) and his justly guided successors managed to enhance this “cross class” exchange. But as the years and centuries went by, officials in progressively self-centered “Islamic” administrations began to detach themselves from the average Muslim citizens’ lives, and distance themselves from the lower sectors of society; and thus the responsibility of ensuring this level of socio-economic equity began to fall on the consciences of individual Muslims who would see to it that money reached those who were in need. And therefore, **“And whatever good you do, indeed, Allah has full knowledge thereof.”**

He has full knowledge of the act of charity and brotherly love itself, the motivation of the act, the intention that accompanies this generosity, and therefore nothing is in vain. It is through real warmheartedness, aid, and fellow-feeling that the character of a committed Muslim shines. In the course of satisfying his relationship with those who are in need around him, a committed Muslim ends up satisfying his relationship with Allah (ﷻ).

The Imperative of Fighting in Allah’s (ﷻ) Cause

After the above *āyāt*, which boost the will to do good and give to those who deserve to receive, the following *āyāt* encourage a task that is by nature detestable to Muslims, going against the type of personality and character molded by this heavenly script. This is the issue of jihad; and the peak of jihad is warfare.

Fighting is ordained for you, even though it be hateful to you; but it may well be that you hate a thing the while it is good for you, and it may well be that you love a thing the while it is bad for you; and Allah knows, whereas you do not know (2:216).

The act of fighting — any contest or struggle for the cause of Allah (ﷻ) and on a course to Allah (ﷻ) — is very difficult. No one should have any doubts or illusions about the patience, sacrifices, and

forfeitures that are part of such a struggle, especially when this struggle has an obvious and unavoidable military component to it. There is no way around this obligation of jihad. It is necessary and it is unavoidable, and in the long run it turns out to be advantageous to the individual and to the Islamic social order, and even to the rest of humanity. The end result of jihad is prosperity and virtue.

Allah's (ﷻ) tender care takes notice of human nature when the words of the Qur'an state how abhorrent it is for any Muslim to get involved in a boldfaced and bloody war. Allah (ﷻ) does not deny the human soul its aversion to wars, warfare, and warlike engagements, along with the human misery that results from such bloodshed. But some unavoidable obligations in life are not always what men may like or prefer to do. Islam, the Qur'an, and the Prophet (ﷺ) were not trying to change human nature completely. Here, from the direct words of the guiding Qur'an, when Allah (ﷻ) points out the unavoidable need to go to war, He confirms that war is abhorrent to human nature, especially human nature in Muslims themselves and the psychology of Muslims. Contrary to all misinformation coming from *mushriks* and Yahūd, giving the impression that Muslims are impulsive belligerents, these words vouch for the truth that Muslims intensely dislike fighting and combat. After the *āyah* outlines the human aversion for war, it explains why war is, at times, necessary, concentrating on the results of a just war and how beneficial they are. If this fact can sink in, it will override all other unpleasant feelings about going to war and enduring the hardships of war. Here, it is Allah's (ﷻ) foresightedness that overrules man's timidity. Man has to realize that although going to war may be counter to his otherwise peaceful tendencies, sometimes he does not have enough information about what is good or what is bad for him. Allah (ﷻ) is saying He knows best, but He is saying that while acknowledging how man feels about this whole affair.

When we Muslims are directly and compassionately put in this position we realize that Allah (ﷻ) should have the final word because our knowledge does not measure up to His, and besides we only have feelings or notions about war; we do not have knowledge

or wisdom about it. This is the way Allah (ﷻ) tasks us with the mandatory duty of combat. He does not discount the way we feel about war, and He does not say you “fight now and ask questions later.” He nurtures us into this unpleasant duty. Muslims commit to the call to arms, much as they dislike it, because they accede to Allah’s (ﷻ) infinite knowledge about the prevailing conditions for war. In this step-by-step disentanglement of man’s fine feelings, Muslims respond to Allah’s (ﷻ) call to arms willingly. Thus does a Muslim go from the level of a selfish individual to a level of protecting society and defeating aggression. Conversely, those who selfishly object to military duty and prefer to surrender to their “good life” or their “conscientious objector” argument, and those who are looking for a way out of this necessary responsibility may later regret it, feel bad about it, or be confused as to whether they did the right thing.

Allah (ﷻ), in these Qur’anic words, is letting man know that He is aware of how the individual human soul, which He created, is, by its natural inclination, indisposed and reluctant to go to war. But He also draws man’s attention to the fact that although he may hate something, it may yet be a source of much good. Man may also “fall in love” with many things in life only to discover that these things turn out to be harmful and self-destructive. In the end, Allah (ﷻ) has to be relied upon, based on His infinite knowledge, for what is ultimately beneficial and what is not. The determining factor in this whole issue is not the act itself (war) but the consequences and results of the act, of which man has scant knowledge.

During the formative years of Islam in Madinah, the Muslims were outnumbered and outflanked. In every physical and material sense, war seemed an impossible option: they were extremely vulnerable, quite possibly they appeared to have no chance of success. It was one thing for them to convince themselves of the legitimacy of warfare; but how could they convince themselves that there was any possibility of victory? Here was the true test, and the committed Muslims passed with flying colors. They accepted that Allah (ﷻ) knew better when they put their psychological doubts aside, and strode out to meet face to face an apparently superior enemy.

And so they astonished both their enemies and themselves by defeating their adversaries and winning their wars.

This is just one example of the necessity for people to face up to things they do not like to do, in order to realize their desired consequences. At the end of the day, man must accept that he does not know where his eventual good or eventual bad will come from. The committed Muslims in their first military campaign had left Madinah and gone to the wells of Badr on a mission to reclaim the Qurayshī caravan and its supplies. They had anticipated a quick and simple acquisition of goods and merchandise, that had been confiscated from them years earlier. Those Muslims were not expecting the Quraysh who were guarding the caravan to go to war with them; but Allah (ﷻ) had other plans for them. Out of this unplanned and unforeseen military engagement between the *mushriks* of Makkah and the committed Muslims from Madinah came a resounding victory for the Muslims that echoed throughout the Arabian peninsula. Islam became a power to be reckoned with. The Muslims went out to recover a caravan, and wound up as the major power rival to the *mushrik* power base in Makkah. The Muslims wanted something but Allah (ﷻ) wanted something else.

Another occasion where man plans on doing something and Allah (ﷻ) plans on doing it another way is illustrated by Mūsá's (ﷺ) lad, who forgot to take care of the fish that was intended to be their meal,

And after the two had walked some distance, [Moses] said to his young man, “Bring us our midday meal; we have indeed suffered hardship on this [day of] journey.”

Said [the young man], “Would you believe it? When we took ourselves to that rock for a rest, behold, I forgot about the fish — and none but Satan made me thus forget it! — and it found its way into the sea! How strange!”

[Moses] exclaimed, “That [was the place] which we were seeking!” And the two turned back, retracing their footsteps, and found one of Our servants, on whom We had bestowed grace from Ourselves, and

unto whom We had imparted knowledge issuing from Ourselves (18:62–65).

This unexpected detour led to what Mūsá (ﷺ) was looking for. Had it not been for the unintended escape of the fish, they would not have gone back, and had they not gone back they would not have met the man they set out to find.

Many people can look back at their own experiences and find examples of the benefits they gained from having to do unpleasant tasks. Equally, there are many inviting things one does that result in undesirable and unwanted consequences. There are things people are eager to have, only to realize later how much better off they would have been, not obtaining them. The only possible conclusion is that man's information and perception will always be lacking compared to the indeterminable and immeasurable knowledge of Allah (ﷻ). Why should man, knowing this reality, feel uncomfortable about yielding to Allah's (ﷻ) word, will, and work?

This is how Allah (ﷻ) expects us to respond: we understand and accept what Allah (ﷻ) tells us in this perfect Qur'an by conviction and reason, and we refer to Him for consideration and judgment because reality extends beyond our contiguous and surrounding material world. We do what we can within our understanding and ability, and accept that the results may come from beyond this immediate environment.

When Fighting in the Sacred Months is Permissible

The sacred months of the year, months in which fighting has been banned since the time of Ibrāhīm (ﷺ) are another page in the chapter of legitimate combat.

They will ask you about fighting during the sacred month. Say, "Fighting in it is an awesome thing; but turning men away from the path of Allah and denying Him, and [turning away from] the Inviolable House of Worship and expelling its people therefrom — [all this]

is far worse in the sight of Allah, since oppression is much worse than killing.”

[Your enemies] will not cease fighting against you till they have turned you away from your *dīn*, if they can. But if any of you should turn away from his *dīn* and die as a denier of the truth, [then] these it is whose works will go for nought in this world and in the life to come; and these it is who are destined for the fire, therein to abide.

Certainly, they who are securely committed to Allah, and they who have forsaken the state of evil and are striving hard in Allah’s cause, these it is who may look forward to Allah’s grace; for Allah is much-forgiving, a dispenser of grace (2:217–218).

The Prophet (ﷺ) had dispatched a contingent of troops, eight Muhājirūn led by ‘Abdullāh ibn Jaḥsh. Under instructions from the Prophet (ﷺ), ‘Abdullāh was to read a sealed letter after two nights of their journey. When he opened the letter, he found instructions to proceed to a place called Baṭn Nakhlaḥ, located between Makkah and Ṭā’if, so that he could reconnoiter the situation there, and obtain information about the Quraysh. He was also told not to force anyone else in his party to go with him.

This happened before the Battle of Badr. ‘Abdullāh vowed to complete his mission. He turned to his troops and said,

Allah’s Prophet (ﷺ) instructs me to proceed to Baṭn Nakhlaḥ, and from there to collect any information I can about Quraysh. He also instructed me not to force any of you into this assignment. So whosoever wants and desires martyrdom should come, and whoever does not should go back. As for me, I shall carry out the Prophet’s (ﷺ) orders.³

He then set out on his mission and all eight men went with him. Not one turned back to Madinah. It happened that one of their

camels went astray and two men left the party to search for it. When the others arrived at their destination they observed a caravan loaded with merchandise, supervised by four people. ‘Abdullah’s group seized the caravan, killing one of its guides and capturing two. The fourth escaped. ‘Abdullah and his contingent understood the date of the episode to have been the last day of Jumādā al-Ākhirah. In actual fact, it was the first day of the month of Rajab, one of the sacred months in which fighting and killing are banned. The origins of this traditional calendrical security zone is in the scripture and the Qur’an endorsed it. Upon hearing about the incident, the Prophet (ﷺ) said, “*I did not order you to fight during the month of sanctity.*”⁴ He accepted neither the caravan nor the two prisoners of war. When that happened no one knew what to do. The other Muslims were harsh on the troops who had done this terrible thing. And, as was to be expected, the Yahūd and the *mushriks* immediately went on a propaganda offensive, seizing the opportunity to campaign against the Muslim community. They charged the Prophet (ﷺ) and his companions with defiling one of the Holy Months by fighting, killing, seizing merchandise, and taking two prisoners.

This propaganda campaign against the Muslims spread like wildfire throughout the Arabian peninsula. It took the revelation of the above *āyāt* to put an end to this controversy, and the Prophet (ﷺ) subsequently accepted the merchandise and the captives. The first *āyah* confirms the sanctity of the Holy Months, but goes on to say,

But turning men away from the path of Allah and denying Him, and [turning them away from] the Inviolable House and expelling its people therefrom — [all this] is far worse in the sight of Allah... (2:217).

The Muslims were not the ones who initiated hostilities; it was the *mushriks*. These *mushriks* aimed to turn people from the course of Allah (ﷻ), they promoted *kufri*, and they “culturize” and “nationalize” the Holy Sanctuary in Makkah, even offending and assaulting the Muslims there. These *mushriks* tried for 13 years to force the

Makkan Muslims to renounce and abandon Islam. They forced some to leave Makkah, which according to the standards and values of Quraysh itself was supposed to be a refuge and a place of asylum for everyone. For all those years, they did not honor its sanctity or respect the status of the Ka'bah. It was this hypocrisy that the Qur'an condemns in *āyah* 2:217.

In other words, the *mushriks* were playing games with the issue, desecrating the holy months whenever it suited them, but demanding that the Muslims uphold their sanctity. But Allah (ﷻ) gave the Muslims leave to fight His enemies at any place and any time as long as those enemies were aggressive, offensive, and hostile. The *mushriks* honored no moral, cultural, or civilized norm in their opposition to Islam. The Muslims did not need to allow them to hide behind customs and traditions that they themselves did not honor.

This whole affair was a futile attempt by the enemies of Islam to cast the Prophet (ﷺ) and the committed Muslims in a bad light, as if they were vicious, inhuman and murderous. By these *āyāt*, Allah (ﷻ) gave the Muslims a way of making sure that the *mushriks* and Yahūd did not get away with entrapping the Muslims and the Prophet (ﷺ) in their web of partial truths and skewed information. And there are lessons in these *āyāt* for Muslims confronting the power and cunning of *mushriks* today.

These *āyāt* speak about the *mushriks'* double-dealing when it comes to genuine and proper Muslims. They want to hold the Muslim society up to the details of a “common standard” but at the same time they want to “get away” with violating the whole premise of that common standard. During the *mushriks'* reign of Makkah for 13 years when the Muslims were persecuted, tortured, boycotted, censured, ex-communicated, intimidated, tormented, and then killed, these same high-profile *mushriks* were not honoring the Sacred Months. And now when there was a “likelihood or a probability” that Muslims may have killed someone on the first day of Rajab, these *mushriks* “raised Cain” because the Muslims violated the sanctity of the Holy Month.

What are we expected to do as Muslims? Yield to their slanted version of things; and make believe that they are morally capable of

observing the safety and security of the Holy Months? They tortured Yāsir to death; Sumīyah, his wife, was thrown to Abū Jahl who put her through a course of torture, until he finally pierced her in the pudendum (female genitalia), killing her; and ‘Ammār ibn Yāsir was ill-treated and physically abused as these *mushriks* branded him with a hot iron in an effort to coerce him into renouncing Islam. Bilāl was tortured by Umayyah ibn Khalaf for the same purpose. Bilāl had to endure starvation and thirst for days on end, then he would be thrown on his back upon a pile of sun-baked sand, and in that condition a huge rock would be placed on his chest, again in a futile attempt to get him to foreswear and abdicate Muhammad (ﷺ).

These same “holier than thou” *mushriks* even placed a putrid camel’s intestine on the Prophet’s (ﷺ) back when he was praying at the Ka‘bah where security and safety have been assured to everyone since time immemorial. Fāṭimah, his daughter, had to remove this filth off her father’s back. These *mushriks*, before ‘Abdullāh ibn Jaḥsh’s incident, were occupied with a year-round and full-time pursuit of the committed but oppressed Islamic community in Makkah.

Muslims should always be practical and down-to-earth when dealing with the most hostile segment of humanity. They must remember that their pursuit of power is for the general well-being and the abundant good of everyone; and they must not lose sight of that reality because of some “humanitarian principle” that the *mushriks* conveniently raise to confuse the issue. This may be a hard lesson for those Muslims who want to stick to the literal meanings, for Muslims who are unable to leave their ivory towers, and for Muslims whose idealism becomes a tool in the hands of the *mushriks* to be used against the Ummah.

On the other hand no one should misunderstand the assigned and pledged Muslims: they do honor their word, they honor their principles, and they honor their faith. But they cannot be expected to honor an issue such as the Forbidden Months, and abstain from fighting when their enemies consider themselves free to do whatever they want and be above the same strictures they expect others to observe. Muslims are expected and required to deal with others in good faith, but the good faith must be mutual. When

these others are known for their treachery, Muslims cannot be asked to treat them as though they are of upright moral character. Islamic norms and values advise against using unbecoming language in public, but when confronted with unjust force and illegitimate authority, Muslims have a duty to speak out against the powers responsible.

Muslims must bear in mind, however, that their conduct in this endeavour must never match the bad character and bad behavior of their opponents. They must not stoop to the level of arguing that the ends justify the means, and that anything and everything can be justified in the name of “national security” or other such concepts. But at the same time, they must not be tied down by an academic or conjectural understanding of Islam and the Qur’an that is interpreted in such a way as to render impossible any effective opposition to the power of their enemies. If aggression and warfare are the last resort of less-than-moral characters and armies, then the Muslims are duty-bound to deal with them likewise, by the practical means of warfare and by waging an armed conflict so that the sources of wickedness, greed, and warmongering are defeated.

This cannot happen when some Muslims say they are going to “share power” with the *mushriks* and Yahūd, or with those who are ideologically and philosophically at a killing distance from Islamic purpose and priorities. Muslims should be frank and outspoken about this issue within this context, just as the Qur’an is.

With a clear conscience we Muslims have to press on with this type of understanding of our destiny. The Muslims’ mind must place the words of the Qur’an above all other words. After the Muslims reach the position of exercising power with responsibility and maturity they will be able to see to it that the sanctity of holy places and holy months are not violated by social tricksters, moral pranksters, and political trouble-makers. The nature of established *shirk* and systemic *kufr*, along with the latent Yahūdī animosity toward the Islamic program for humanity, should make every Muslim feel the urgency that only practical and meticulous human implementation of Allah’s (ﷻ) guidelines can set a moral pace and truly ethical standards for the rest of mankind. Nothing else will.

And Muslims should be convinced of this. This has nothing to do with a lack of interest in the majority of non-Muslims as much as it has to do with a lack of their acknowledgment of this Qur'an, the tone set by the Prophet (ﷺ), and their tangible commitment to God (*īmān*).

The Qur'an moves on to disclose what type of antagonists are dead against the Islamic mission. The following Qur'anic judgment of conviction should reverberate throughout the Muslim world and shake it out of its semiconsciousness. This Qur'anic statement brings out the raw hatred that is demonstrated by today's enemies and assailants, **"They [your enemies] will continue waging war against you till they have turned you away from your *dīn*, if they can" (2:217).**

This is a piece of incontrovertible truth. The course of events during the long line of Prophetic history confirms it. Events during the lifetime of the final Prophet Muhammad (ﷺ) affirm it. The many conflicts and carnage upon the Muslims from their first state in Madinah to their attempts to establish Islamic states today substantiate it. Listen, Muslims, to what Allah (ﷻ) is saying, **"Your enemies will not cease waging war against you..."** There is an evil in them that does not quit. They think, and act, and move, and finally attack to force us to desert our *dīn*. They are tireless in their determination against those who represent the spirit and purpose of this Book of action. Their tactics may change from time to time, but their intent never does. The mere possibility of an Islamic power base and an Islamic central authority is enough to stoke their fury and bitterness. This has been thoroughly verified by the deadly wars against Muslims since the 1979 Islamic Revolution in Iran (1399AH); and these foes of Islam keep on reminding us of this reality by their murderous activities in Palestine, Iraq, Somalia, the Balkans, Chechnya, Kashmir, Afghanistan, Central Asia, and on and on...

Note that Allah (ﷻ) said that these enemies will not stop making war against you, the committed Muslims, until you refrain from your *dīn*. He did not say that these enemies will not stop waging war against you until you refrain from Islamic rituals, or Islamic

devotional services, or Islamic political action committees that want to integrate into the *kufir* power-structure. These aggressors draw their swords and drop their bombs not on Muslims who are sticking to their customary observance or practice of spiritual invocations, but on convinced and committed Muslims who stand for Islam as a *din*, stand by Islam as a *din*, and stand with Islam as a *din*. This is a war of aggression by the *mushriks* and Yahūd who are irreconcilable and diametrically opposed to an Islamic program, an Islamic order, an Islamic authority, an Islamic political administration, and an Islamic transcultural and transnational state. They have developed what may be called a “war-instinct” against Islamic self-determination.

Muslims as an autonomous bloc of people in the world have the right to determine their own destiny, including political independence and the right to self-rule. The principle that each “nation” has the right to fashion its own state is incorporated in the United Nations Charter and is a major plank of anti-colonialism. But Muslims have never had freedom of elections and freedom to guide their political future since the martyrdom of Imam ‘Alī. From the “strongest democratic” country in the world (USA) to the most “populous democracy” in the world (India), and from the Umayyad monarchy to the Saudi monarchy, the Muslims have rarely enjoyed an instance of free and fair political elections. This is not because Muslims prefer not to elect their own decision makers, officials, and governors. Of course they would like that opportunity. But the other type of warfare that has consumed this Ummah is to deny it a representative electoral process since the assassination of Imam ‘Alī during the 40th Ramaḍān after the Hijrah.

But the executives of *kufir* — imperialist America, Zionist Israel, and the European states that created this modern Western civilization, beginning with the Crusades and the Inquisition — all passionately hate Islamic self-determination. The question to ask is: why? This question is particularly timely now, when do-it-yourself Muslims are busy night and day trying to carve an “Islamic niche” in the *kāfir* power structure of the very same enemies who are included and exhibited in this *āyah*. They say, “Perhaps if we could erase the

misunderstandings of the past between the Muslims and Europe, if we could convince the Jews and the Christians that we too believe in the same God, if we could win over the hearts of the segment of innocent Americans and Europeans who are otherwise a victim of Yahūdi/Israeli propaganda, then we could make a difference in the course of events, maybe even change the course of history!”

Allah (ﷻ) be thanked that few Muslims, from Southeast Asia to Northwest Africa, are buying into the idea that there is anything redeeming or attractive about the US government or its Israeli cry-baby, or even those European imperialists who are looking for the right moment to move into the American position and help to protect their Israeli love-child. Despite the wishful thinking of Muslim quislings lining up to meet congressmen and senators, and Muslim lobbyists eager to have an *iftār* on Capitol Hill or in the White House, the larger Muslim public is aware of the true nature of the US and its partners in globalization, and its aggressive role in the world.

One reason the USA is leading the charge against Islamic activism is that the Muslims, and only the Muslims, occupy the historical, religious, political, and ethical high ground vis-à-vis Israel. The other reason has nothing to do with Israel. It is specific to the USA. All American administrations have been military sponsors of dictatorial regimes: Turkey is the most explicit and obvious and Iraq is the most implicit and obscure. These same American administrations have been the economic exploiters of the impoverished Muslim masses. The Muslim lobbyists and their sponsors, who have been beating a path to the White House and the State Department since 1999, have nothing to show for their Saudi-sponsored struggle.⁵ These habitual visitors to the red, white, and blue Pharaoh still think, despite all the evidence to the contrary, that America can be persuaded to turn its back on Israel. They never stop to consider that, even if the American government finally does move away from Israel, the European Union and other Western powers will pick up right where the US left off? With all the death and destruction coming the Muslims' way from these enemies, why are Muslim political brokers still trying to make deals in the executive and leg-

islative branches of the US, while trashing these *āyāt* and sacking their meanings?

Even if US political, military, and global economic power wanes, and surely it will as symptoms of its decline are already evident, the next ascendant Western power will assume the current US role, just as the US did after the fall of the British Empire and as the British did after the Spanish Inquisition nosedived before that. The State of Israel and the House of Saud are not accidents. Neither can survive without massive military and intelligence support from their Western benefactors. Both are outposts of a Western world that dominates through cycles of conflict, corruption, graft, racketeering, extortion, and war. They are both keys to a pattern of atheistic/secular Judeo-Christian world dominance that can only be checked and reversed by a highly charged Islamic Ummah. And the power brokers in the West are smart enough to know this. And thus both of their outposts in the Islamic East, insofar as they have occupied and nationalized the two holy sanctuaries on earth, al-Quds and Makkah, represent a permanent impediment to Islamic integration and coalescence.

There must be a historical and deep-seated hatred in the American mindset that has caused their strategists to race into a war in Afghanistan against worldwide Muslim public opinion, even though Muslim wealth deposited in American banks and financial institutions is well over \$1 trillion. All the wealth and resources of Saudi Arabia, Kuwait, the United Arab Emirates, Oman, Nigeria, Indonesia, Algeria, and the potential of the Caucasus and central Asian states, have done nothing to reduce the instinctive hatred evident in American politics and policies toward the Muslims of the world. The mistake that many Muslims commit is in assuming that the West is so modern and so civilized that it can no longer harbor hatred toward the Muslims. In fact, there is no other explanation for the West's determined war against Islamic self-determination, which was, in 2002, presented by then US president George W. Bush as a "war against terrorism." There are numerous examples of Western leaders' genetic outrage over Muslims having the courage to think and act in terms of independence and freedom to decide

their own future; for over 22 years, American officials have refused to recognize the reality of an Islamic state in Iran and the dominant reality of the Islamic movement throughout the world.

One expression of the depth of Western outrage is President George W. Bush's characterization of his military campaign as a "crusade."⁶ Therefore, inasmuch as this is coming from the leader of the "free" world, Bush's scheme against the Muslims is a continuation of the historical legacy of Western hatred of the Prophet (ﷺ), his *dīn*, and his committed followers. Sadly, among the echelons of the American government he is not alone in that sentiment. Tony Blair, Ariel Sharon, and other high ranking officials in countless Western countries were and are of the same mind.

We must understand that former US President Bush was not an isolated threat. The current US President, Barack Obama who ran on a platform of "change," has surrounded himself with a bevy of Israel-firsters and virulent anti-Muslim Islamophobes including "Rahmbo" Emmanuel, Stuart Levy, Dennis Ross, Peter Orszag, Timothy Geithner, Lawrence Summers, Robert Gates, Hillary Clinton, and others; in fact some powerful Chicago Jews characterize Obama, whom they consider to be better on the question of Israel than Hillary Clinton, not as the first African American president, but as the "first Jewish president of the United States."⁷ Both Obama and Bush represent a mentality that is going to hate us, no matter what we do. They steal our petroleum and natural resources at cut-rate prices, they have their military bases scattered all over our lands, they are setting up business ventures around the globe, they have, according to one estimate, no less than \$1.5 trillion of our wealth secured in their financial institutions, they govern the Muslims through proxies littering the Muslim world, they have their Vegas-like hangouts in Dubai, Morocco, Alexandria, and Bali, and still they hate us. And as long as they are capable of waging war against us, they will.

So what can Muslims learn from this insight into their hatred? First, it should strengthen their resolve to eradicate the Western coalition's military presence from historically Islamic lands. Second, the Muslims should build bridges with other oppressed

peoples who are also the targets of Israeli-American exploitation. The Africans, the Latin Americans, the Vietnamese, the Koreans, the Japanese, the Irish, and many others find themselves in a similar situation, save for the fact few of them are Muslims. They need no lectures from the Muslims about how vicious American aggressions can be; nor need they be forced into the Islamic perspective, although this would be more liberating for them. If they try sincerely and the Muslims do likewise, our common experiences of Western exploitative power are sufficient for us to make common cause against our common foes.

The Muslims should accept this Israeli-inspired and American-led assault against Islamic self-determination as a wake-up call to a reality that Allah (ﷻ), the Prophet (ﷺ), and the Qur'an have reaffirmed ceaselessly. All humanity together, Muslims included, live in a threatening world because man's acquisition of power without the humbling allegiance to Allah (ﷻ) leads to man's disdain for equality and justice. It becomes the evil that is expressed by a "superpower" bringing all its military might to bear on Muslims whose only crime is to declare that Allah (ﷻ) is their Sustainer. Yet even eradicating this imperial and racist menace will not guarantee an end to those who hate God; only that they can be subdued and controlled, *inshā'allāh*.

Every time a dominant world power is eradicated by an act of God or an act of His men on earth, another rises up to replace it. For the sake of our *īmān*, our security and our way of life, we who live for Allah (ﷻ) must remain vigilant and prepared for the worst. No matter how much we Muslims strive for justice, we must always be prepared for war. We owe it to our scripture and faith.

Allah (ﷻ) has this to say to those who abandon these responsibilities and for that reason forsake Islam as a *dīn*,

But if any of you should retreat from his dīn and die as a denier [of the truth of this matter], these it is whose works are wasted in this world and in the life to come; and these it is who are destined for the fire, therein to abide (2:217).

The Muslims do not have to abandon their rituals to abandon Islam as a *dīn*. In fact they can be ritual-saturated, praying hundreds of *rak'ahs* per day, fasting dozens of weeks a year, going to the Hajj and 'Umrah as a matter of routine, but if they are not concerned with the preservation of Islam as the personification of their morality in the course of public life, whereby justice is done on earth, then they have abandoned Islam as a *dīn*.

This level of commitment and range of activity is so demanding that, from time to time, there will be people who will turn their back on this effort; effectively they will regress to *kufir*. This is a serious crime that deserves a serious punishment. And Allah (ﷻ) tells them what they can expect, “...and these it is who are destined for the fire, therein to abide.”

Then Allah (ﷻ) illustrates a vision of those who qualify for maintaining and upholding Islam as a *dīn*,

**Indeed, they who are securely committed to Allah,
and they who have left the state of evil and are struggling hard in Allah's cause, these it is who may look forward to Allah's grace, for Allah is Much-Forgiving, Merciful (2:218).**

It is this attachment to Allah (ﷻ) that displaces and isolates a person in a land of injustice and tyranny. He, in order to nurture his relationship with Allah (ﷻ), rejects this state of injustice and tyranny, and struggles to establish an alternative based on justice. This is the cause of Allah (ﷻ), and in doing this he may look forward to Allah's (ﷻ) compassion and care because Allah (ﷻ) grants forgiveness and expresses kindness on this condition.

And yet today there are Muslims who pursue worldly success and say it is a *hijrah*, or entertain themselves with a “major” jihad (spiritual refinement) that leaves no room for the “minor” jihad of struggling against the powers of *kufir*, oppression, and exploitation. For all their long beards and short, above-the-ankle *'abāyahs*, that grace any Muslim fashion show, such types are no part of the solution that Islam offers.

It is in this context, as Allah (ﷻ) warns about the *mushriks*' and Yahūd's incessant efforts to wage war against the Muslims whose allegiance is first and foremost to Allah (ﷻ), that it is valuable to relate these scriptural teachings to the current historical situation. At present, the USA is pursuing its "international war against terrorism," which is in fact targeted at all Muslims and Islamic organizations that stand for Islamic self-determination. Let us remember what US president George W. Bush, the initiator of this purported war against terrorism, said in a speech less than two weeks after 9/11, responsibility for which still remains to be established. Bush, the "lion-hearted," said,

Americans are asking, "How will we fight and win this war [on terror]?"⁸

We will direct every resource at our command, every means of diplomacy, every tool of intelligence, every instrument of law enforcement, every financial influence, and every necessary weapon of war to the disruption and defeat of the global terror network.

This war will not be like the war against Iraq a decade ago, with its decisive liberation of territory and its swift conclusion. It will not look like the war above Kosovo two years ago, where no ground troops were used and not a single American was lost in combat.

Our response involves far more than instant retaliation and isolated strikes. Americans should not expect one battle, but a lengthy campaign, unlike any other we have seen. It may include dramatic strikes, visible on television, and covert operations, secret even in success. We will starve terrorists of funding,⁹ turn them one against another,¹⁰ drive them from place to place, until there is no refuge or rest. And we will pursue nations that provide aid or safe haven to terrorism.¹¹ Every nation, in every region, now has a decision to make. Either you are with us, or you are with terrorists. From this day forward, any nation that continues to harbor or support terrorism will be regarded by the United States as a hostile regime...

These measures are essential. But the only way to defeat terrorism as a threat to our way of life is to stop it, eliminate it, and destroy it where it grows.¹²

Many will be involved in this effort, from FBI agents to intelligence operatives to the reservists we have called to active duty. All deserve our thanks, and all have our prayers. And tonight, a few miles from the damaged Pentagon, I have a message for our military: Be ready. I have called the armed forces to alert, and there is a reason. The hour is coming when America will act, and you will make us proud. This is not, however, just America's fight. And what is at stake is not just America's freedom. This is the world's fight. This is civilization's fight. This is the fight of all who believe in progress and pluralism, tolerance and freedom.¹³

We ask every nation to join us. We will ask, and we will need, the help of police forces, intelligence services, and banking systems around the world... The civilized world is rallying to America's side.¹⁴ They understand that if this terror goes unpunished, their own cities, their own citizens may be next. Terror, unanswered, can not only bring down buildings, it can threaten the stability of legitimate governments. And we will not allow it...¹⁵

I ask you to uphold the values of America, and remember why so many have come here. We are in a fight for our principles, and our first responsibility is to live by them. No one should be singled out for unfair treatment or unkind words because of their ethnic background or religious faith...¹⁶

...it is natural to wonder if America's future is one of fear. Some speak of an age of terror. I know there are struggles ahead, and dangers to face. But this country will define our times, not be defined by them. As long as the United States of America is determined and strong, this will not be an age of terror; this will be an age of liberty, here and across the world.¹⁷

Great harm has been done to us.¹⁸ We have suffered great loss. And in our grief and anger we have found our mission and our moment.¹⁹ Freedom and fear are at war. The advance of human freedom, the great achievement of our time, and the great hope of every time now depends on us. Our nation, this generation, will lift a dark threat of violence from our people and our future. We will rally the world to this cause, by our effort and by our courage. We will not tire, we will not falter, and we will not fail.²⁰

I will not forget this wound to our country, or those who inflicted it.²¹ I will not yield, I will not rest, I will not relent in waging this struggle for the freedom and security of the American people.

The course of this conflict is not known, yet its outcome is certain.²² Freedom and fear, justice and cruelty, have always been at war, and we know that God is not neutral between them.²³

In this same speech, given on Thursday, September 20, 2001, Mr. Bush spoke about al-Qaeda, describing it as being to terror what the mafia is to crime. He said that “its goal is remaking the world and imposing its radical beliefs on people everywhere.” It would seem that al-Qaeda is late in the game; its goal has already been achieved by Washington’s virtual Pax Americana. The US, by its military bases, its international monetary system, and its Hollywood-inspired cultural warfare — or should we say its F-16s, F-15s, its dollar, and its violent and pornographic products — has already imposed its world-view and radical beliefs on people everywhere.

Mr. Bush then proclaimed, pontificating as if he was an authority on Islam, “The terrorists practice a fringe form of Islamic extremism that has been rejected by Muslim scholars and the vast majority of Muslim clerics, a fringe movement that perverts the peaceful teaching of Islam.” Who are these Muslim scholars and the vast majority of Muslim clerics who reject Islamic self-determination? They are the employees of the US hegemonic enterprise.

They work for illegitimate governments who in turn are working for the US. The President says that the terrorists pervert the peaceful teachings of Islam. Could not his advisers on Islamic affairs tell him that this “fringe movement” is reinvigorating the Islamic teachings about justice, equality, and liberty? It is fanatical secularism that is wilfully misunderstanding and misrepresenting Islam in its perverse explanations for why the Islamic movement is a mushrooming phenomenon around the world.

The President was being disingenuous, or just outright lying, when he said that “...the terrorist directive commands them to kill Christians and Jews, to kill all Americans, and make no distinction among military and civilians, including women and children.” As there are a myriad of Islamic movements all over the world, and they are increasing and multiplying, no one can purport to speak for all of them, but it can easily be asserted that they do not command the indiscriminate killing of Christians and Jews. The same, however, cannot be said about the political and military expressions of worldwide Christianity and Judaism. There are Christians and Jews, involved in the twin evils of imperialism and Zionism, who are imposing, enforcing, and inflicting these evils upon Muslims the world over. These are the Christians and Jews that Muslims speak and act against, as indeed they speak against other Muslims who are willing foot soldiers in the service of imperialism and Zionism. Unfortunately, American soldiers, capitalists, and diplomats are the purveyors and guardians of this coordinated war on Islam, forcing themselves on other peoples’ lands, societies, polities, economies, and cultures. They set themselves up as legitimate targets that, as a matter of duty, Muslims are required by the above *āyāt* of the Qur’an to fight, in order to end their interference in Muslim affairs and to promote justice in place of their exploitation.

Consider one last quote from Bush’s aforementioned speech after the catalytic event of 9/11,

By sacrificing human life to serve their radical visions, by abandoning every value except the will to power, they follow in the path of fascism, and Nazism, and totalitarian-

ism. And they will follow that path all the way to where it ends: in history's unmarked grave of discarded lies.

These words, perhaps more than any others in this speech, convey the irony that America itself is the modern embodiment of every evil that the president attributes to the “terrorists” who oppose America’s hegemony; and that everything he says about them is applicable above all else to his own state, his own government, and ultimately to his own self.

Allah’s (ﷻ) ever truthful words about maximalist powers and their antipathy toward the awakening of Islamic potential ring as clearly today as yesterday, “[Your enemies] will not cease fighting against you till they have turned you away from your *dīn*, if they can.” This war is not against toothbrush, toothpaste, and toothpick Muslims, nor against Muslim ramblers who wander aimlessly to satisfy an internal call for a higher “spiritual” duty. This war is against Muslims who stand for Islam as a *dīn*. This is a war against Islamic self-determination as represented by the committed Muslims in Iran, in the global Islamic movement, and in Islamic organizations such as Hamas, Islamic Jihad, Hizbullah, and in other jihadi groups everywhere. The Yahūdī military establishment and its zealots in the US decision-making hierarchy are now declaring Hizbullah to be among the leading terrorist organizations in the world. They suspect its involvement in the 1998 bombings of the American embassies in Africa, and implicate it in the bombing of the US Marine barracks in Beirut in 1983, and as a result, they say it must be targeted in the war against terrorism. The US administration has demanded that Iran and Syria immediately cease all military, financial, and political support for Hizbullah, and is considering appropriate measures of retaliation should these “state sponsors of terrorism” refuse to comply. At other times, similar accusations have been, and no doubt will be again, leveled against other Islamic movements in other countries, as and when it suits the US and Israel to target them.

The drums of war being beaten against Muslims today are reminiscent of previous occasions on which a “Christian” Europe

worked itself into a fanatical campaign against Muslims, known as the Crusades. These resulted in a series of military expeditions, beginning in 1095 and lasting several centuries, whereby Christians sought to seize the Holy Lands from Muslim control. Since that time, the word *crusade* has been used for other military or socio-political campaigns requiring extraordinary zeal, often against a fictitious or exaggerated enemy.

In military terms and from the European perspective, the First Crusade, 1096–1099, was the only successful one, if one measures the Crusades by their stated goals. In 1096, Pope Urban II called for a military enterprise to “free” the Holy Sepulcher from the Ottoman Muslims who were also threatening the Byzantine empire. The Pope promised *plenary indulgence* to all who lost their lives in the crusade.²⁴ Thus the ideal of the crusades combined notions of just war, the value of pilgrimages to holy places, and the need to do penance for sins.

The first wave of crusaders, who received this name because of the cross they wore on their clothing, was a disorganized mob under the leadership of Peter the Hermit.²⁵ On their way to Constantinople (present-day Istanbul) they massacred Muslims and Jews, ravaged the land, and eventually even had to fight with Christians who were defending their lands and crops. At Constantinople, their ragged remnant joined with better-organized military units under the leadership of a papal legate (official emissary). Then the crusading army crossed the Bosphorus, took Nicaea and, after many hardships, conquered Antioch. By then the leadership was sharply divided, because the papal legate had died. A contingent under Baldwin’s leadership had abandoned the enterprise and accepted the Armenians’ invitation to set up an independent county in Edessa (an ancient city in northwest Mesopotamia, on the modern site of Urfa, an early center of Christianity).

Finally, after much bickering, the crusaders marched on al-Quds (Jerusalem), which they took with much bloodshed and after a long siege in 1099. Godfrey of Bouillon was then named Protector of the Holy Sepulcher.²⁶ A year later, at his death, he was succeeded by his brother Baldwin of Boulogne, who took the title

“King of Jerusalem.” Under this kingdom, in the imitation of the feudalism that then prevailed in western Europe, several nobles were given stolen Muslim land. Present-day Israeli settlements had their forerunners, therefore.

The Second Crusade, 1147–1149, was organized in response to the capture of Edessa by the Sultan of Aleppo in 1144. Its great promoter was Bernard of Clairvaux. Its leaders were Emperor Conrad III of Germany and King Louis VII of France.²⁷ Their army of almost 200,000 men accomplished nothing, and after a half-hearted siege of Damascus the crusade was abandoned.

In 1187, Sultan Ṣalāhuddīn al-Ayyūbī liberated al-Quds, and the news shook Christendom. The result was the Third Crusade, 1187–1192, under the divided leadership of Emperor Frederick Barbarossa, Philip II Augustus of France, and Richard “the Lion-Heart” of England.²⁸ Although this crusade has been the theme of much fiction, it too accomplished nothing but the conquests of Cyprus and ‘Akkā (Acre). It also received from Ṣalāhuddīn al-Ayyūbī the promise that Christian pilgrims would be respected and protected.

Led by William of Montferrata and Baldwin of Hainault, the Fourth Crusade, 1202–1204, whose supposed purpose was to attack Egypt, was maneuvered into taking and sacking Constantinople, where the crusaders set up the Latin Empire of Constantinople. Pope Innocent III, who presided over the crusade, was at first dismayed, but eventually accepted the events as God’s way of reuniting the Eastern and Western branches of the church.²⁹

This was followed by the “Children’s Crusade” of 1212, when thousands of children were gathered to fight for the Holy Lands, but most were sold into slavery while still in Europe, or died of disease or hunger.

The Fifth Crusade, 1217–1221, under the leadership of King Andrew of Hungary, Cardinal Pelagius, King John of Jerusalem, and King Hugh of Cyprus, attacked Egypt with little success. The Sixth Crusade, 1228–1229, was led by “Holy Roman Emperor” Frederick II, who had been excommunicated by Pope Gregory IX. Through negotiations, Frederick gained some control over parts of

Jerusalem, Bayt Laḥm (Bethlehem), and al-Nāṣirah (Nazareth), and safe-conduct for pilgrims to those cities, in exchange for a promise to halt further military campaigns from the West. But in 1244 the Muslims finally liberated all of Jerusalem from European occupation. The Seventh and Eighth Crusades, 1248–1254 and 1270–1272 respectively, led by Louis IX of France (St. Louis), were total disasters for the European invaders.³⁰ By the end of that century the crusading movement was effectively over; ‘Akkā, the last Christian military presence, in Syria was eliminated in 1291.

The crusading ideal was employed repeatedly to achieve other goals. Pope Innocent III, for instance, called a crusade against the Albigensian Christians in southern France, regarded by the established Church as heretics.³¹ In Spain the later stages of the “Reconquista” — the expulsion of Muslims — were seen as a vast crusade. Crusading rationales were also used in the subjugation and colonization of the “New World.”

Now the United States seems to have amnesia about this historical background to its grand strategy of taking on the Islamic movement under the euphemism of combating terrorism. The future is going to astound the unstudied and the uninformed: US presidents, their advisers, their counterparts in other Western countries, and the duped public who uncritically accept everything they are told about both the West and Islam.

Muslims Have No Time for Vices and Chemical Dependencies

In the *āyāt* above, Allah’s (ﷻ) words address the committed Muslims on the issue of engaging the external enemy for Allah (ﷻ). Now they turn to fighting internal enemies for Allah (ﷻ). In the former, Muslims are anxious about contention and confrontation, “**fighting is disliked by you...;**” now the Qur’an addresses the issues of addiction and intoxication. Arabians were known for their attachment to the lusts of gambling and alcohol. These social vices are generally widespread in societies that have no higher motivation in life. In this Qur’anic discourse, Allah (ﷻ) is working on the range of human proclivities: from what man dislikes the most —

warfare — to what he likes the most — effortless money-making and pleasurable merry-making.

They will ask you about intoxicants and games of chance. Say, “In both there is great evil as well as some benefit for man; but the evil which they cause is greater than the benefit which they bring (2:219).

This *āyah* comes within a sequence of *āyāt* that were intended to gradually persuade the new Muslim community to abstain from alcohol dependence and alcohol consumption. When this particular *āyah* was disclosed, neither *khamr* (intoxicants) nor *maysar* (gambling) were unequivocally and conclusively banned. It should be noted, however, that not a single *āyah* in the Qur’an treats either as permissible or acceptable. This Ummah in its formative years was being groomed by Allah (ﷻ) for a very serious task; and this task does not allow for individuals and societies that are softened and weakened by such things as substance abuse and physical dependencies. When people are motivated by God they have no time to lose and no lusts to service. Part of this social problem of “alcohol abuse” is that the individuals who indulge themselves do so because in many cases they are empty, they have no higher goal in life, and so they want to “kill time.” There are people who are haunted by the emptiness of their lives, and to escape the consequences they take to imbibing liquor, alcohol, spirits, and drugs. These healing words from heaven are meant to liberate man from his physical dependencies, his psychological dependencies, and his drug dependencies.

This is the first *āyah* on the way to prohibition, successful prohibition. For prohibition to take place, there has to be a mental grasp of the fact that a vice such as alcohol may not be without some marginal benefits. Sometimes a vice is sugar-coated with virtue, and sometimes a virtue is camouflaged by shallow flaws. The determining factor is whether the benefits and advantages of a thing outweigh its impairment and disadvantage. If it turns out that gambling and drinking are odious and vile then that is enough to

have them categorized as *ḥarām*. This much is suggested here but not explicitly stated.

It should be emphasized here that when Allah (ﷻ) expects man to adhere to Him on issues of conviction and trust, He does so directly, emphatically, and unyieldingly. Hence there should be no compromise with matters of *kufr* and *shirk*. But when it comes to issues of a complex social nature or a “stubborn habit,” then the Islamic method of treatment is to be moderate, mild, and mannerly. The mental and environmental habitat has to be conditioned to make it possible, even easy, for old habits to die out and new ways to take root.

The age-old love affair some people have with the “bottle” and its effects is primarily a psychological problem; the mind may be convinced that drinking is bad, but the lust for it dwarfs what the mind says. Pleasurable drinking is so thoroughly ingrained in certain cultures that it is hailed in numerous well-known sayings and quotes, even as many recognize its problems. For example,

Franklin P. Adams: Drinking is bad taste but tastes good.”

Henry G. Bohn: [An activity which] washes off the daub and discovers the man.

Peggy Bracken: Something to do while getting drunk.

Lord Byron: A mere pause from thinking.

John Dryden: The soldier’s pleasure.

Albert Camus: Drink drives out the man and brings out the beast.

Benjamin Franklin: [That which] does not drown care, but waters it, and makes it grow faster.

Max Galnick: Medicine to the sorrowful.

Adapted from Samuel Johnson: Makes one noisy and absurd. It makes men speak the truth, but that is of little value unless the person is a liar when he's sober.

Samuel Johnson (again): Makes a man mistake words for thoughts.

Ben Jonson: Wild anarchy.

Thomas L. Peacock: There are two reasons for drinking... when you are thirsty, to cure it; the other, when you are not thirsty, to prevent it.

Albion R. King: One of the worst evils in our sensate culture.

Bertrand Russell: The happiness that it brings is merely negative, a momentary cessation of unhappiness.

Edward Strecker: The social lubricant.

Stanley Walker: The occupational disease of the reporter.

Anonymous: A way to make other people interesting.

Anonymous: Something that makes one lose inhibitions and render exhibitions.

Anonymous: Putting an enemy in your stomach to steal away your brains.

Anonymous: The only enemy that man has succeeded in loving.

Anonymous: That which makes you see double and feel single.

Anonymous: A popular cold remedy that won't cure a cold.

Robert E. Lee: I like it, I always did, and that is the reason I never use it.

Oliver Wendell Holmes I: A food.

George W. Russell: A torchlight procession marching down your throat.

Gideon Wurdz: Trouble put up in liquid form.

Judah al-Harizi: An unreliable emissary: I sent it down to my stomach, and it went up to my head.

Thomas Fuller: A turncoat; first a friend, then an enemy.

Homer: [A drink] pernicious to mankind; it unnerves the limbs, and dulls the noble mind.

Elbert Hubbard: An infallible antidote to common sense and seriousness.

Elbert Hubbard (again): An excuse for deeds otherwise unforgivable.

Menahem Meiri: The beginning of all sin.

Louis Pasteur: The most healthful and most hygienic of beverages.

Plato: A remedy for the moroseness of old age.

Plautus: It first seizes the feet; it is a crafty wrestler.

Robert U. Johnson: A traitor not to trust.

Walter Raleigh: It transformeth a man into a beast, decayeth health, poisoneth the breath, destroyeth natural heat, deformeth the fact, rotteneth the teeth, and maketh a man contemptible.

Saint Jerome: The first weapon the devils use in attacking the young.

Robert Louis Stevenson: Bottled poetry.

Voltaire: The divine juice of September.

John Wesley: One of the noblest cordials in nature.

Genesis, 49:2 (Bible): The blood of grapes.

Proverbs, 20:1 (Bible): A mocker.

Hanan, Sanhedrin: Created only to comfort mourners and requite sinners.³²

Many words of wisdom and of folly; but the nurturing words of the health-giving Scripture are the final words on this issue. Intoxicating liquids and gambling are linked together here because their grip on man is one of dependency and habituation. These social vices have to be treated at their source. Therefore the Muslim conscience has to be charged with a strong feeling and knowledge that the harm in these habit-forming acts is more than the benefit. This is to suggest strongly that it would be a better choice to abandon these damaging habits. After this *āyah* plants the psychological seed of the realization that these social vices have more disadvantages than advantages, the Qur'an proceeds to the second step in the social process of weaning human nature away from its substance abuse by stating in *Sūrah al-Nisā'*, “**O you who**

are secure in your commitment to Allah! Do not perform your *ṣalāh* while you are under the influence of alcohol...” (4:43).

The *ṣalāh* is, of course, distributed five times during the day. The longest stretch between one *ṣalāh* and the next is between *Fajr* and *Ẓuhr*, when a person is least likely to get drunk. Between *Ẓuhr* and *‘Ishā’*, however, the *ṣalāhs* are stacked, making it difficult or impossible for a person to drink and still perform the *ṣalāh* without being under the influence of it. The typical daily *ṣalāhs* are supposed to be performed in the *masjid*, where the brothers can meet together and observe each other, thus providing a collective community front against the temptation to drink. So this time period, from noontime onwards, easily becomes a “drink free zone,” in which it is easier and more natural to refrain from the drinking habit. These educational *āyāt* are behavior-modification *āyāt* for those who are “hung up” on drinking. The drinking habit, in accordance with these Qur’anic instructions, should begin to disintegrate between noon and night. Often the “urge” to drink is strongest at particular times of the day. Once a person overcomes the urge at those times, he is on the way to “kick the habit.” This partial prohibition thus sets the stage for Allah’s (ﷻ) concluding words on this matter, in *Sūrah al-Mā’idah*,

**O you who are secure in your commitment to Allah!
Intoxicants and games of chance, and idolatrous practices,
and the divining of the future [all] are but a loathsome evil of Satan’s doing: shun it, then, so that
you might attain to a happy state (5:90).**

Alcohol, in one of its varying forms like wine, spirits, or liquor, was a major intoxicant prevalent during the years of this Scripture’s initial contact with human nature, about 1,400 years ago. Alcohols are a class of organic compounds containing a hydroxyl group (–OH). *Alcohol* is also a common name for the second simplest alcohol, ethanol, one of the products of fermentation. As a constituent of alcoholic drinks, ethanol is the most common sedative, and has been used as such far longer than any other. In

addition to a variety of commercial uses like solvents and extractants, ethanol has acquired recent popularity as a major biofuel.

Ethanol is an alcohol traditionally produced by the fermentation of carbohydrates and starches, and is present in fermented beverages and distilled liquors. To produce alcohol, special strains of yeast are incubated with carbohydrates of fruit juices and grains together with other nutrients. Under anaerobic conditions (in the absence of oxygen), these yeasts ferment sugar to ethanol and carbon dioxide to obtain energy. The immediate product of the fermentation of grapes is wine. When malted grains and hops are fermented, the product is beer. Distillation, a process introduced in the European middle ages, produces alcoholic beverages with a higher alcohol content. These include rum, whiskey, vodka, liqueurs, and the like. Beer and wine are perhaps the most widespread inebriants in alcohol consuming societies.

Ethanol is rapidly absorbed by the stomach and small intestine, and it is destroyed at a constant rate by the liver; its oxidation yields 7 cal/g of ethanol. Ethanol is metabolized partially by ethanol oxidizing systems (EOS), an enzyme system that may be more active among heavy drinkers. As these enzymes are more active in men than in women, women consequently have a lower tolerance for alcohol. The liver's capacity to destroy alcohol in the blood is limited, and when the liver's metabolic system is saturated, a fraction of ethanol in the blood is destroyed each hour. The remaining alcohol readily penetrates the blood-brain barrier and interacts with the central nervous system. Alcohol can pass from maternal blood into breast milk, so lactating mothers can pass alcohol to their babies in their milk.

Excessive alcohol ingestion can block the liver's ability to synthesize glucose, leading to low blood sugar, a condition called hypoglycemia. Persistent over-consumption of ethanol can deplete the liver of vitamins, and can lead to fatty liver and eventually to cirrhosis. Cirrhosis is a serious liver condition involving extensive scarring and reduced liver functions; scarring extends throughout the liver, altering tissue structure. This degradation seems to be irreversible.

Alcoholism is the leading cause of liver cirrhosis. Other causes include malnutrition, chronic hepatitis, some rare metabolic disorders leading to the deposition of iron or copper in the liver, exposure to toxic chemicals and certain drugs, and a blocked bile duct. Destruction of liver tissue results in nausea, fatigue, low energy, susceptibility to bleeding, frequent infections and osteomalacia (soft bone disease). Liver failure can lead to death. Treatment entails abstinence from the damaging agent and nutritional strategies including vitamin supplements to bolster the liver (lipotropic agents). Cholchicine, a prescription drug, has been widely used to treat liver disease. Milk thistle (silymarin) is an herbal preparation reported to have a beneficial effect on liver metabolism.

A healthy liver is critically important to overall health. It produces most of the blood proteins, such as clotting factors (fibrin and prothrombin) and serum albumin, and metabolizes fat, cholesterol, and their lipoprotein carriers; it produces bile for digestion; urea to dispose of the toxic nitrogenous waste ammonia; ketones to fuel the body during starvation; and carrier proteins for iron, copper, steroid hormones, and other things. The liver also processes steroid hormones, drugs, and toxic chemicals for excretion, and it maintains blood-sugar levels between meals so that the nervous system and brain are adequately nourished. All these functions are impaired by alcohol-related damage to the liver.

Excessive consumption of alcoholic beverages is a major factor in subclinical and severe malnutrition because alcoholic intoxicants contain little but calories. The vitamin, mineral, and protein content of alcohol is very low, although wine may contain a small amount of iron. For this reason alcoholic intoxicants are classified as low nutrient density or “empty” calories. The more they are consumed, the more they displace nutrient-dense foods.

Alcoholism also leads to the disturbance of the gastrointestinal tract. Excessive ethanol directly or indirectly increases chronic intestinal inflammation associated with malabsorption, compromised digestion and “leaky gut,” in which the intestine more readily absorbs toxins and potentially harmful substances from food. This can set the stage for food intolerance and systemic effects. The blood alcohol

level is affected by the amount of alcohol ingested. Water and juice slow the absorption of alcohol, while carbonation increases the rate of absorption. Alcohol with food is less intoxicating.

“There are great evil as well as some benefit for man...”

What are these benefits? Some studies suggest that a single alcoholic drink a day may slightly reduce the risk of heart attack and stroke in some individuals. Moderate alcohol consumption increases the level of HDL, a beneficial form of cholesterol that tends to protect against heart disease. Alcohol also inhibits platelet formation, which is required to form blood clots. Moderate alcohol use may also help prevent age-related decline in reasoning and problem-solving.³³ The apparent benefits decline after one or two drinks, however. The American Heart Association does not recommend drinking alcoholic beverages to prevent heart disease because of the hazards of excessive alcohol consumption, some of which are outlined below:

1. Mental retardation in infants: drinking during pregnancy can lead to Fetal Alcohol Syndrome.
2. Addiction: Alcoholism is one of the most common and hard-to-break addictions.
3. Intoxication: Excessive alcohol can lead to a progressive deterioration of mental function. Alcohol is a depressant and compromises the nervous system, especially the brain. Moderate drinking can be relaxing, but intoxication blocks nervous control centers, which can lead to memory lapses, decreased coordination, loss of inhibitions, confusion, mood swings, and depression. Most individuals will be adversely affected when the alcohol content of the blood rises above a threshold value. Legal intoxication in the United States is often defined as having a blood alcohol content ranging from 0.01 to 0.02%, depending upon the state.
4. Aggravated high blood pressure: Excessive alcohol consumption can worsen hypertension.
5. Increased risk of disease: Alcohol injures the liver (cirrhosis), the pancreas (pancreatitis), and the brain. It causes intestinal inflammation, interferes with nutrient uptake, and may

increase uptake of toxins. Heavy drinkers have increased risk of heart failure, and alcohol causes a dangerous enlargement of the heart. For this reason some researchers recommend that anyone past the age of 50 should not drink alcoholic beverages. Alcohol increases the risk of cancer of the esophagus, mouth and breast. A drink a day might slightly increase the risk of breast cancer in women.

6. Surplus calories: One gram of ethanol provides seven calories, which is almost as much as fat. One beer is equivalent to 150 calories. One shot (1.5 fl. oz.) of 80 proof gin, vodka, or rye whiskey provides 110 calories that supply no other nutritional value. Alcohol even increases the body's need for vitamins.
7. Exposure to sulfites: Wine contains sulfite, which can cause reactions in sensitive people.

Alcohol also interacts with many medications. Drinking alcohol can alter the way the body metabolizes drugs. As an example, the liver adapts to alcohol consumption by increasing its battery of drug-destroying enzymes. Because a heavy drinker may metabolize a sedative rapidly, its effects could wear off sooner than in a non-drinker, leaving the heavy drinker under-sedated. Heavy drinkers have to be particularly careful in reading prescription labels and inform dentists, physicians, pharmacists, and other healthcare providers of their drinking habit. Interactions include,

1. Analgesics: Non-prescription pain killers, such as Tylenol (paracetamol), that contain acetaminophen can damage the liver of those who consume several drinks a day. Aspirin together with alcohol increases stomach bleeding.
2. Antidepressants: Monoamine oxidate inhibitors, amphetamines and tricyclic antidepressants like Imipramine cause severe reactions, such as increased sedation, if taken with alcohol.
3. Antihistamines: Drinking after taking drugs like Benadryl can lead to excessive drowsiness.
4. Arthritis medications: Indocin and other drugs prescribed for arthritis, taken with alcohol can irritate the gastrointestinal tract and may cause dizziness.

5. Barbiturates: Alcohol with drugs like amytal and phenobarbital should never be combined — it is the most dangerous combination. The additive effects of taking the depressants can lead to respiratory failure and coma.
6. Diabetic medications: Individuals who take Diabinese, Orinase and other sulfonureas to treat diabetes will probably not be able to tolerate alcohol because these drugs can make the user ill after drinking alcohol.
7. Niacin: Large doses taken with alcohol can reduce blood pressure excessively.
8. Prescription pain killers: Codeine and narcotics combined with alcohol cause increased sedation. Driving in such conditions can be fatal.
9. Sedatives and tranquilizers: Combining alcohol and tranquilizers such as Valium and Thorazine can lead to over-sedation and extreme drowsiness.

“The evil which they cause is greater than the benefit which they bring...” Alcoholism is estimated to be the most common untreated illness and the most serious drug problem in the United States; alcoholism is characterized by an uncontrollable urge to drink, a tolerance to increasing quantities of alcohol, black-out episodes, and withdrawal symptoms during abstinence. Alcoholics frequently deny they have a problem, which makes the problem even worse because it cannot be dealt with.

The costs of alcoholism to society are enormous. Excessive alcohol is involved in one out of ten deaths in America and typically shortens the life span by 10 to 12 years. Alcoholism has been associated with accidental death, crime, violence, and abuse. The vast majority of domestic violence cases and homicides have alcohol abuse as a contributor, if not the major cause. In 86% of all homicides and 60% of all sexual violence, alcohol was involved. Nearly half of all the industrial injuries have been linked either to alcohol dependence or alcohol consumption. According to the National Highway Traffic Safety Administration, half of all fatalities due to automobile accidents have occurred in crashes in which

the driver or pedestrian had been drinking. Somewhere between 700,000 and 2 million people in the US are treated every day for alcohol dependency. 23 million Americans suffer from substance abuse addiction; 18 million of these are alcohol related. Estimates of the total cost of alcoholism to society range from \$65 billion to \$117 billion. Alcohol abuse occurs among young people as well as the elderly, people of all social and economic backgrounds, and women as well as men. Nearly 34% of Alcoholics Anonymous members are women. Children of alcoholics are more likely to abuse alcohol and drugs. Individuals may be born susceptible to alcoholism due to imbalanced body chemistry; however, the social environment obviously plays an important role.³⁴

In Russia, the largest consumer of alcohol in the world, the problem is much worse. The average Russian consumed as much as 15 liters of pure alcohol in 2007; this is nearly double the rate of an average American at 8.4 liters. At least 2.3 million people in Russia are considered to be chronic alcoholics; 30% of the men and 15% of the women have alcohol addiction problems. Alcohol consumption has reduced the average male life expectancy to less than 59 years, one of the lowest in industrialized nations. Nearly half the deaths of all Russian working-age men are caused by excessive drinking. The cultural attachment to liquor is so extreme that as vodka prices rose and wages dropped, poorer Russians resorted to drinking cleaning fluids.³⁵

Alcoholism is treatable; however, recovery depends upon the person's willingness to accept help. Individualized recovery programs work best and may incorporate family counseling, psychotherapy, support groups, rehabilitation programs, education, behavior modification, vocational guidance and exercise. Nutritional and medical treatment is often recommended to remedy nutritional deficiencies, alcohol related disorders, and to speed detoxification. A number of clinics in the Western world treat alcoholism by incorporating lifestyle changes affecting diet and exercise, while eliminating caffeine and nicotine.

The problem of substance addiction, which is a chemical dependency, is a different animal altogether. The compulsive use of

a substance and corresponding denial of the problem characterize addictions. Cravings occur when an addictive substance is withdrawn, and unfulfilled cravings are associated with the pain and depression of withdrawal.

Addicted persons are often malnourished, and may be overweight or underweight. Individuals addicted to narcotics and stimulants are often in poor health due to their disinterest in food and in their own personal well-being. Intravenous drug users tend to consume inadequate diets — low in protein, vitamins, and minerals, and high in refined carbohydrates. They generally have a loss of appetite leading to malnutrition syndromes.

Medical supervision is recommended before abstaining from alcohol, narcotics, tranquilizers, or sleeping pills. Regardless of the form of chemical dependency, nutrition offers a powerful adjunct to recovery and to restoring the body's biochemical balance.³⁶

They will ask you about intoxicants and games of chance. Say, “In both there is great evil as well as some benefit for man; but the evil which they cause is greater than the benefit which they bring” (2:219).

Gambling involves the staking or risking of something of value, usually money, on games of chance. It has been the subject of enduring controversy. Historical ambivalence to gambling is due, in part, to its unique status as a non-biological vice. All vices contain paradoxical elements of immorality and fun. The term *vice* suggests pleasure — and popularity — as well as immorality. Murder, robbery, and theft are generally regarded as immoral, but not much fun. In contrast, gambling, illicit sex, and drug use are vices because they combine wrongdoing with pleasure. The whole point about the phenomenon of vice is its duality: it is conduct that can be enjoyed and deplored at the same time. Nobody has ever claimed to notice a sentiment, among any segment of the public, favoring the legalization of murder. But some people do enjoy gambling, marijuana, and illicit sex. Thus, even when such conduct is outlawed, the laws are widely violated.

Gambling, however, allows people to take symbolic risks without facing the true physical risk and consequence of the activity on which the wager is based. This symbolic gesture of gambling distinguishes it from other vices and increases peoples' confusion over its moral status. Games of chance may be seen as a ritualization of forces over which men have no real control — in which winning is the result of “fate rather than the personal triumph of merit over adversity.”

A society's attitude to gambling varies with the culture's position on leisure as well as its position on thrift, industry, self-denial, and God's plan for humanity. Puritan opposition to gambling, for example, was based on arguments that gambling prostitutes divine providence to unworthy ends. Therefore, lotteries, being appeals to providence, could not be used in trivial matters; since a cast of the dice or a shuffle of the cards could only be determined by God, man should not implicate His providence in frivolity. Like swearing, gambling was thus assumed to debase the Lord by dragging Him into the petty vices of men.

Secular opponents of gambling discuss gambling in terms of social and personal pathology. On one side, legal commercial gambling is condemned by religious leaders who have historically equated all gambling with sin. Similarly it is denounced by secular critics, including psychiatrists professionally concerned with the treatment of “sick” or compulsive gamblers; moral reformers; and some elected officials who have established as doctrine the belief of many law-enforcement professionals that illegal gambling bankrolls organized crime and is linked to various kinds of corruption. Moreover, these critics decry the gambler's reliance on “luck” (superstition), exhibition of irrational behaviors, addiction, and non-utilitarian use of time. Studies of casino gambling in Atlantic City, New Jersey, have also pointed to an increase in crime rates in areas that have legalized gaming, to undesirable changes within the community, and to the failure of casinos to stimulate redevelopment in the cities where they are located.

On the other side of the gambling debate are those who believe that, in the words of the US Federal Gambling Commission,

“gambling is inevitable.” A variety of vested interests argue the positive social value of commercial gambling.

“In both [gambling and intoxicants] there is great evil as well as some benefit for man...” Are there any benefits associated with gambling, other than the incidental “lucky draw?” For instance, gambling may provide an arena for the discovery and display of decision-making skills and coolness under pressure. Gambling allows some people to deal with the mystery of unbounded chance and to reduce the feelings of anxiety over uncertainty in everyday life by turning it into a manageable game with known odds, payoff, and immediate feedback in terms of success or failure. Gambling, as play and entertainment, allows the participant an escape from work and disciplined labor. It provides an outlet, an escape from the routine and boredom that are characteristics of much of modern life. Gambling introduces an element of anticipation and hope to many who otherwise feel they have few chances to succeed in any area.

The fact that gambling blurs the distinction between well-earned and ill-gotten gains is balanced by the possibility, however slim it might be, that anyone can “make it” despite racial, sexual, or cultural disadvantages. It thus appears as a democratic and egalitarian arena: the odds are egalitarian; they are unflinchingly stable whether the wager is large or small. The games are accessible to anyone holding the money required for a minimum bet. There seems to be a fit between gambling, capitalism, and democracy; in a way gambling is a kind of safety valve for the unfulfilled hopes of the lower classes. The contradiction between the ideal of equality of opportunity and the actual inequality fostered by capitalistic economic institutions is obscured by gambling opportunities. Perhaps this explains the rapid institutionalization of state lotteries since the earliest state-owned lottery was legalized by referendum in New Hampshire in 1964. State lotteries have led the way in the contemporary expansion of legalized gambling in the US and many other Western countries.

Gambling appeals to people wishing to “strike it rich” despite the odds against it, and it also appeals to revenue-hungry govern-

ments, which have found a way to use gambling to satisfy the need for “painless” taxes. Historically state governments have often tolerated illegal gambling, but until recently they had not implemented policies intended to encourage gambling. As noted earlier, gambling does not involve the ingestion of chemical or biological substances; therefore, as one of the vices, gambling is the most amenable to radical shifts in cultural meaning. State legislators who would never try to legalize cocaine, for example, in order to tax its use, are now willing not just to legalize existing gambling but to encourage new forms of gambling to satisfy the government’s appetite for increasing revenues.

Gambling is being commercialized and institutionalized more rapidly than in any previous era in American history. The small illegal operators who worked on a low profit-margin are being overtaken by corporate, big business interests in gambling. The individual gambling entrepreneurs of yore — bookies and river-boat gamblers — who supplied pre-industrial America with gambling “services,” often with the disapproval of “nice society,” have been replaced by large-scale corporate and government operators, blessed by or identical with the state.

Nevertheless the individual states have not yet established the individual’s “right to gamble” at the game of his or her choice; instead they allow gambling by exception. In this way they can justify their extraordinary tax on the games that have been “selectively decriminalized.” This privilege tax or “sin tax” is at a much higher rate than ordinary taxes on consumer goods and luxury items. Clearly the state’s legalization policy grows out of its own revenue needs, rather than any moral or constitutional ground. The reason for this policy seems to be that if all gambling were made legal there would be no way to justify punitive taxes on commercial gambling, and the extraordinary revenues would disappear. In order to have a basis for determining policy, the important question remains, within the secular frame of reference, whether gambling is wrong because it is illegal, or illegal because it is wrong. Even when the government does allow gambling, however, it does not respond appropriately to society’s desire to gamble.

Legalized commercial gambling games are often less advantageous to the player than illegal games, and the extent of illegal gambling has often been exaggerated by state officials to rationalize the policy of selective decriminalization and monopolistic control. The rapid transformation of gambling from leisure play to corporate commercial enterprise is best explained by the role of government and its historical relation to gambling in America. In this discussion, America in particular is cited as an example because America has become the pacesetter for other regions of the world, especially Muslim countries.

Estimates vary widely about how much revenue is actually generated by “legal” commercial gambling activities. Figures in the United States go from as low as \$54 billion to as high as \$647 billion. The American Gaming Association indicates that the best way to define actual revenues from gaming or gambling operations is the total amount wagered by players less the total amount of winnings returned. By this definition, “legal” gross revenues from commercial gambling came to \$90 billion in 2006. The last 20 years, with the evolution of the internet, have witnessed a huge proliferation of gambling operations ranging from on-line sports betting to an unlimited number of lottery games, with the result that the gross annual wager has been rising by a few percentage points every year. The traditional horse-track betting has blossomed into a mega-billion dollar behemoth that has organized crime bosses and government officials sitting together in the same boardrooms.

The billions the government derives from direct taxation of gambling translates into thousands of incremental increases in state sales, income, and local property taxes that were not officially deliberated on and passed in state legislative chambers. At a time when all the usual tax resources are being tapped to the point of risk that taxpayers will be provoked into rebellion, officials often see gambling revenues as “easy money.” They fail to realize that this is money that taxpayers can no longer save or spend on other consumer items, both of which might encourage real growth in the economy. Gambling revenues are nothing more than a transfer “flat tax” that discriminates against the poorest, who spend a disproport-

tionate percentage of their income on gambling compared to the better-off in their society. Some would call it legalized extortion.

Many industrial countries allow commercial gambling only to the extent of supplying spontaneous, or unstimulated, demand. Britain's casino gambling policies and law are an example. The British Gaming Act of 1968 allows casinos "only on the scale needed to meet the unstimulated demand for them." The principle of satisfying unstimulated demand is the connecting thread that runs through the whole fabric of gaming control. Restrictions are intended to ensure that British gaming serves primarily social rather than economic purposes. As enunciated by Lord Allen of Abbeydale, the chairman of the Gaming Board of Great Britain, the Gaming Act of 1968 was intended

...to purge gaming of its criminal elements, to cut out excessive profits, to ensure that gaming was honestly conducted in decent surroundings... Operators...were strictly controlled in such a way as to discourage socially-damaging excesses... It was not a basic purpose of this act to raise revenue for the state... There can certainly be no doubt that the [state] aid (in Nevada and New Jersey) differs a great deal from what Parliament intended in Great Britain.³⁷

Underlying the entire British Gaming Act is the philosophy that the availability of commercial gambling can only be in response to existing public demand. As a result, from 1978 to 1982 casinos operating in London were reduced from 23 to 16. Despite the great profitability and considerable economic significance of the closed casinos, the Gaming Board took the position that the gaming facilities provided by the reduced number of clubs were sufficient to meet unstimulated demand.

Neither this policy nor its enforcement are evident in any American jurisdiction. Today American suppliers of commercial gambling are not merely supplying the "naturally" occurring demand for gambling opportunities, they are creating demand.

Even if this were being done solely by private operators under effective state regulation it would raise serious questions of social policy. But this demand is also being created by the states themselves — by the governments that, in the area of gambling policy, are, for all practical and adjudicative purposes, supposed to be sovereign.

This fact adds a specifically political dimension to the issues raised by the institutionalization and legitimization of commercial gambling in America. Governments' revenue interest in gambling makes them a "special interest" rather than a dispassionate regulator. This dual role makes American gambling even more morally questionable and ambivalent. There is no practical alternative to government as a representative of the public interest at the institutional level of society. However, the governments' qualifications for this role are less than ideal, to put it mildly. State government has become an interested party, both because of its extraordinary claim on gambling revenues and because it operates lotteries and off-track betting directly. Paradoxically, typical gambling legislation appears to restrain gambling through the selective decriminalization of particular varieties of games, while it simultaneously and aggressively encourages state-run commercial gambling with massive advertising campaigns.

As social constructs of risk, gambling decisions, outcomes, and society's responses to them are related to a complex, interacting matrix of factors. These factors include historical attitudes, religious morals, social and psychological influences, fiscal pressures, social change, cultural mores, the availability of gambling opportunities, government laws, and enforcement policies. As such, gambling presents a fascinating example of a human activity that incorporates social, cultural, and psychological influences. Those interested in understanding gambling see it as an illustration of risk-taking, sociability, hope, despair, the relationship between work and leisure, an opportunity to study "deviance" and "conformity," conventional norms, social change, government influence on behavior, as well as changing definitions of pathology and addiction. In the secular approach to gambling these problems and issues do not have easy or complete solutions that will satisfy interested

parties, but their examination makes the meanings of scripture all the more precise and all the more enlightening.

Caring for the Orphans and the Less Fortunate

As the words of the Qur'an challenge the human nature that is tempted, excited, and influenced by the addictive attractions of intoxicants and gambling, their healing impact weans man's undisciplined nature away from fascination and captivation with money,

And they will ask you [O Muhammad] what they should spend [in Allah's cause]. Say, "Whatever you can spare." In this way Allah makes clear to you *āyāt* [His concealed but demonstrable presence in man's affairs], so that you may think [about this world and the life to come] (2:219–220).

The answer is quantitative: spend whatever extra you have after taking care of your personal and immediate necessities without being extravagant or overly indulgent. This surplus should be spent on your inner circle of people in need, from immediate family to extended family members, from immediate neighbors to distant neighbors, from contiguous surroundings to distant ones. This act of giving away the excess cannot be completed by paying *zakāh* alone. This *āyah* has not been abrogated or revoked by any other *āyāt* describing *zakāh* elsewhere in the Qur'an. Just as *ṣalāh* does not and cannot substitute for an individual Muslim's relationship and communication with Allah (ﷻ), and *ṣawm* cannot and does not substitute for an individual Muslim's dietary and restricted food intake,³⁸ so *zakāh* does not and cannot replace the individual Muslim's giving and spending of what extra he has beyond his needs and requirements.

Zakāh is primarily the monetary share of the official Islamic "treasury department" or Bayt al-Māl. The Islamic government is responsible for dispensing this *zakāh* money as the Islamic public interest dictates. But the committed Muslim still has a financial

obligation toward the people around him who are obviously in need. There are times when the *zakāh* alone cannot meet the requirements of the community's financial security net. It is to this end that Allah's Prophet (ﷺ) said, "*There are dues pertaining to capital besides the zakāh.*"³⁹ These dues are dispersed not by the state, but directly from those who are needless to those who are in need. An underlying principle here is that money should not be "stashed away," put into "saving accounts," or otherwise left out of the economic cycle for social development; in other words, monies must not be hoarded, or to put it another way, the bona fide Islamic state will have a motivated policy to prevent hoarding of wealth, be it property, gold, or other assets.

"In this way Allah makes clear unto you *āyāt*, so that you may think about this world and the next." Only a person who is firmly and equally grounded in this world and the next would willingly and freely give out of "his" money to those who are in need. First, because "his" is a relative term as one assimilates into the divine reality; and second because the distance traveled per unit time from this world to the next is increased, and a committed Muslim begins to feel that life is extremely short. And if that is the case why not give of what Allah (ﷻ) has provided in the form of a surplus to those who are denied this "luxury."

And they will ask you about [how to deal with] orphans. Say, "To improve their condition is best." And if you share their life, [remember that] they are your brethren, for Allah distinguishes between him who spoils things and him who improves them. And had Allah so willed, He would indeed have imposed on you hardships which you would not have been able to bear, [but], behold, Allah is Almighty, Wise! (2:220)

Finally within this thematic discourse, after conscripting the committed Muslims into jihad and warfare, knowing that fighting is a duty "imposed" on human nature; and after distancing them from intoxicants and games of chance; and after encouraging them to dis-

pense of their wealth, knowing that human nature wants to hold on to its fortunes, the words of Allah (ﷻ) turn to the final act in this maturation of the human soul by addressing the issue of orphans. Human nature is not readily able to identify with orphans and be consistently kind to them. Societies are not good at embracing orphans, mostly because they are tied up in their own worldly pursuits. But the Qur’anic ethos does not leave societies to act in a careless and negligent way when it comes to orphans.

A truly Islamic society, not a traditional or nominally “Islamic” one, is marked by its compassion for the weak and exposed individuals and families living within it. The interests of these powerless members of Islamic society are a matter of priority. Children who have lost their fathers or parents are entitled to have the support of the larger society around them. In many eras of human history, those who were made guardians of orphans would be careless in their management of the orphan’s rightful property, consuming it at times for their own benefit. This *āyah* came to draw a line between the orphan’s possessions and those of his guardian. And in this process the motivation should be to **“...improve their condition.”** The close and personal relationship between guardian and orphan should continue, but not to the extent of justifying appropriation of the orphan’s property. On the other hand, a strict division of material possessions between orphan and guardian should not lead to a diminution of love and care. The fraternal bond should survive any material consideration, **“...they are your brethren, and Allah specifies the do-gooder from the plunderer.”**

Allah (ﷻ) wants this humanitarian issue settled at the level of the psychological relationship between a powerless orphan and a powerful protector. He does not want to see this issue drawn out into the open and then arbitrated in court in front of neighbors, friends, and relatives. This need not become a legal issue when it can remain within the moral constraints and range of an Islamic conscience, **“And had Allah so willed, He would indeed have imposed on you hardships which you would not have been able to bear, [but], behold, Allah is Almighty, Wise!**

Family as the Essential Unit of Islamic Social Stability

- (2:221) And do not marry women who renounce allegiance to and forcefully resist Allah (*mushrikāt*) unless they [abandon that and] commit themselves to Allah, for any committed [female] subordinate [to Allah] is certainly better than a woman void of allegiance to Allah, even though she may be attractive to you. And do not give your women in marriage to men who renounce allegiance to and forcefully resist Allah (*mushriks*) unless they [abandon that and] commit themselves to Allah, for any committed [male] subordinate is certainly better than a man void of allegiance to Allah, even though he may be attractive to you. [Such as] these summon to the fire, whereas Allah summons to paradise, and to [the achievement of] forgiveness by His leave; and He makes clear His *āyāt* to mankind, so that they might bear them in mind.
- (2:222) And they will ask you about [woman's] monthly courses. Say, "It is a traumatic/toxic condition." Keep, therefore, aloof from women during their monthly courses, and do not come onto them until they are cleansed; and when they are cleansed, go into them as Allah has bidden you to do. Verily, Allah loves those who turn to Him in repentance, and He loves those who keep themselves pure.
- (2:223) Your wives are your tilth; go, then, unto your tilth as you may desire, but first provide something for your souls, and remain on your guard [concerning Allah], and know that you are destined to meet him. And give glad tidings to those who are secure in their commitment.
- (2:224) And do not allow your oaths in the name of Allah to become an obstacle to virtue and God-commitment and the promotion of peace between men: for Allah is All-Hearing, All-Knowing.
- (2:225) Allah will not take you to task for oaths which you may have uttered without thought, but will take you to task [only] for what your hearts have conceived [in earnest]: for Allah is much-forgiving, forbearing.

وَلَا تَنْكِحُوا الْمُشْرِكَةَ حَتَّىٰ تُؤْمِنَ ۖ وَلَا أُمَّةٌ مُّؤْمِنَةٌ خَيْرٌ مِّنْ
 مُّشْرِكَةٍ وَلَوْ أَعْجَبَتْكُمْ ۗ وَلَا تُنكِحُوا الْمُشْرِكِينَ حَتَّىٰ يُؤْمِنُوا ۗ وَلَعَبَدٌ
 مُّؤْمِنٌ خَيْرٌ مِّنْ مُّشْرِكٍ وَلَوْ أَعْجَبَكُمْ ۗ أُولَٰئِكَ يَدْعُونَ إِلَى النَّارِ ۗ وَاللَّهُ
 يَدْعُوا إِلَىٰ الْجَنَّةِ وَالْمَغْفِرَةِ بِإِذْنِهِ ۗ وَيَسِّرُ ۗ آيَاتِهِ ۗ لِلنَّاسِ لَعَلَّهُمْ
 يَتَذَكَّرُونَ ﴿٢٢١﴾ وَيَسْأَلُونَكَ عَنِ الْمَحِيضِ ۗ قُلْ هُوَ أَدْنَىٰ فَاعْتَزِلُوا
 النِّسَاءَ فِي الْمَحِيضِ وَلَا تَقْرَبُوهُنَّ حَتَّىٰ يَطْهُرْنَ ۖ فَإِذَا تَطَهَّرْنَ
 فَأْتُوهُنَّ مِنْ حَيْثُ أَمَرَكُمُ اللَّهُ ۗ إِنَّ اللَّهَ يُحِبُّ التَّوَّابِينَ وَيُحِبُّ
 الْمُتَطَهِّرِينَ ﴿٢٢٢﴾ نِسَاءُكُمْ حَرَّتُمْ لَكُمْ فَأْتُوا حُرَّتَكُمْ أَنَّىٰ شِئْتُمْ ۗ وَقَدِمُوا
 لِأَنفُسِكُمْ ۗ وَاتَّقُوا اللَّهَ ۗ وَاعْلَمُوا أَنَّكُمْ مُّلْكُوهُ ۗ وَبَشِّرِ الْمُؤْمِنِينَ
 ﴿٢٢٣﴾ وَلَا تَجْعَلُوا اللَّهَ عُرْضَةً لِأَيْمَانِكُمْ أَن تَبَرُّوا وَتَتَّقُوا
 وَتُصْلِحُوا بَيْنَ النَّاسِ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿٢٢٤﴾ لَا يُؤَاخِذُكُمُ اللَّهُ
 بِاللَّغْوِ فِي أَيْمَانِكُمْ ۖ وَلَكِنْ يُؤَاخِذُكُمْ بِمَا كَسَبَتْ قُلُوبُكُمْ ۗ وَاللَّهُ عَفُورٌ حَلِيمٌ
 ﴿٢٢٥﴾ لِلَّذِينَ يُؤَلُّونَ مِنْ نِّسَائِهِمْ تَرَبُّصُ أَرْبَعَةِ أَشْهُرٍ ۖ فَإِنْ فَاءُوا فَإِنَّ اللَّهَ
 عَفُورٌ رَّحِيمٌ ﴿٢٢٦﴾ وَإِنْ عَزَمُوا الطَّلَاقَ فَإِنَّ اللَّهَ سَمِيعٌ عَلِيمٌ ﴿٢٢٧﴾
 وَالْمُطَلَّقَاتُ يَتَرَبَّصْنَ بِأَنفُسِهِنَّ ثَلَاثَةَ قُرُوءٍ ۗ وَلَا يَحِلُّ لَهُنَّ أَنْ

يَكْتُمَنَّ مَا خَلَقَ اللَّهُ فِي أَرْحَامِهِنَّ إِنْ كُنَّ يُؤْمِنَنَّ بِاللَّهِ وَالْيَوْمِ الْآخِرِ
وَبِعُولِهِنَّ أَحَقُّ بِرِدِّهِنَّ فِي ذَلِكَ إِنْ أَرَادُوا إِصْلَاحًا وَلَهُنَّ مِثْلُ الَّذِي عَلَيْهِنَّ
بِالْمَعْرُوفِ وَلِلرِّجَالِ عَلَيْهِنَّ دَرَجَةٌ وَاللَّهُ عَزِيزٌ حَكِيمٌ ﴿٢٢٨﴾ الطَّلَقُ مَرَّتَانٍ
فَإِمْسَاكُ بِمَعْرُوفٍ أَوْ تَسْرِيحٌ بِإِحْسَنٍ وَلَا يَجِلُّ لَكُمْ أَنْ تَأْخُذُوا
مِمَّا آتَيْتُمُوهُنَّ شَيْئًا إِلَّا أَنْ يَخَافَا أَلَّا يُقِيمَا حُدُودَ اللَّهِ فَإِنْ خِفْتُمْ أَلَّا
يُقِيمَا حُدُودَ اللَّهِ فَلَا جُنَاحَ عَلَيْهِمَا فِيمَا افْتَدَتْ بِهِ تِلْكَ حُدُودُ اللَّهِ فَلَا
تَعْتَدُوهَا وَمَنْ يَتَعَدَّ حُدُودَ اللَّهِ فَأُولَئِكَ هُمُ الظَّالِمُونَ ﴿٢٢٩﴾ فَإِنْ طَلَّقَهَا
فَلَا تَحِلُّ لَهُ مِنْ بَعْدِ حَتَّى تَنْكِحَ زَوْجًا غَيْرَهُ فَإِنْ طَلَّقَهَا فَلَا جُنَاحَ عَلَيْهِمَا
أَنْ يَتَرَاجَعَا إِنْ ظَنَّا أَنْ يُقِيمَا حُدُودَ اللَّهِ وَتِلْكَ حُدُودُ اللَّهِ يُبَيِّنُهَا لِقَوْمٍ
يَعْلَمُونَ ﴿٢٣٠﴾ وَإِذَا طَلَقْتُمُ النِّسَاءَ فَلَمَّا بَلَغْنَ أَجَلَهُنَّ فَأَمْسِكُوهُنَّ بِمَعْرُوفٍ
أَوْ سَرِّحُوهُنَّ بِمَعْرُوفٍ وَلَا تُمْسِكُوهُنَّ ضِرَارًا لِنَعْتِدُوا وَمَنْ يَفْعَلْ ذَلِكَ
فَقَدْ ظَلَمَ نَفْسَهُ وَلَا تَتَّخِذُوا آيَاتِ اللَّهِ هُزُوعًا وَادْكُرُوا نِعْمَتَ اللَّهِ
عَلَيْكُمْ وَمَا أَنْزَلَ عَلَيْكُمْ مِنَ الْكِتَابِ وَالْحِكْمَةِ يَعِظُكُمْ بِهِ وَاتَّقُوا
اللَّهَ وَاعْلَمُوا أَنَّ اللَّهَ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿٢٣١﴾ وَإِذَا طَلَقْتُمُ النِّسَاءَ فَلَمَّا بَلَغْنَ
أَجَلَهُنَّ فَلَا تَعْضُلُوهُنَّ أَنْ يَنْكِحْنَ أَزْوَاجَهُنَّ إِذَا تَرَاضَوْا بَيْنَهُمْ

بِالْمَعْرُوفِ ۗ ذَٰلِكَ يُوعَظُ بِهِ مَن كَانَ مِنكُمُ يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ ۗ
ذَٰلِكُمْ أَزْكَىٰ لَكُمْ وَأَطْهَرُ ۗ وَاللَّهُ يَعْلَمُ وَأَنْتُمْ لَا تَعْلَمُونَ ﴿٣٣٣﴾ وَالْوَالِدَاتُ
يُرْضِعْنَ أَوْلَادَهُنَّ حَوْلَيْنِ كَامِلَيْنِ ۗ لِمَن أَرَادَ أَن يُتِمَّ الرَّضَاعَةَ وَعَلَى
الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ ۗ لَا تُكَلِّفُ نَفْسٌ إِلَّا وُسْعَهَا ۗ لَا
تُضَارَّ وَالِدَةٌ بَوْلِدِهَا وَلَا مَوْلُودٌ لَهُ بِوَالِدِهِ ۗ وَعَلَى الْوَارِثِ مِثْلُ
ذَٰلِكَ ۗ فَإِن أَرَادَا فِصَالًا عَنِ تِرَاضٍ مِّنْهُمَا وَتَشَاوُرٍ فَلَا جُنَاحَ عَلَيْهِمَا وَإِن
أَرَدْتُمْ أَن تَسْرِعُوا أَوْلَادَكُمْ فَلَا جُنَاحَ عَلَيْكُمْ إِذَا سَلَّمْتُمْ مَا آتَيْتُمْ
بِالْمَعْرُوفِ ۗ وَاتَّقُوا اللَّهَ وَعَلِمُوا أَنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ ﴿٣٣٤﴾ وَالَّذِينَ
يُتَوَفَّوْنَ مِنكُم وَيَذَرُونَ أَزْوَاجًا يَتَرَبَّصْنَ بِأَنْفُسِهِنَّ أَرْبَعَةَ أَشْهُرٍ
وَعَشْرًا ۗ فَإِذَا بَلَغْنَ أَجَلَهُنَّ فَلَا جُنَاحَ عَلَيْكُمْ فِيمَا فَعَلْنَ فِي
أَنْفُسِهِنَّ بِالْمَعْرُوفِ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿٣٣٥﴾ وَلَا جُنَاحَ عَلَيْكُمْ
فِيمَا عَرَّضْتُمْ بِهِ مِن خِطْبَةِ النِّسَاءِ أَوْ أَكْنَنْتُمْ فِي أَنْفُسِكُمْ ۗ عَلِمَ
اللَّهُ أَنَّكُمْ سَتَذَكَّرُوْنَهُنَّ وَلَكِن لَّا تُؤَاعِدُوْهُنَّ سِرًّا إِلَّا أَن تَقُولُوا
قَوْلًا مَّعْرُوفًا وَلَا تَعْزِمُوا عُقْدَةَ النِّكَاحِ حَتَّىٰ يَبْلُغَ الْكِتَابُ
أَجَلَهُ ۗ وَعَلِمُوا أَنَّ اللَّهَ يَعْلَمُ مَا فِي أَنْفُسِكُمْ فَاحْذَرُوهُ ۗ وَعَلِمُوا أَنَّ

اللَّهُ غَفُورٌ حَلِيمٌ ﴿٢٣٥﴾ لَا جُنَاحَ عَلَيْكُمْ إِنِ طَلَقْتُمُ النِّسَاءَ مَا لَمْ
 تَمْسُوهُنَّ أَوْ تَفْرِضُوا لَهُنَّ فَرِيضَةً وَمَتَّعُوهُنَّ عَلَى الْمَوْسِعِ قَدْرَهُ وَعَلَى
 الْمُقْتِرِ قَدْرَهُ مَتَاعًا بِالْمَعْرُوفِ حَقًّا عَلَى الْمُحْسِنِينَ ﴿٢٣٦﴾ وَإِنِ طَلَقْتُمُوهُنَّ
 مِنْ قَبْلِ أَنْ تَمْسُوهُنَّ وَقَدْ فَرَضْتُمْ لَهُنَّ فَرِيضَةً فَنِصْفُ مَا فَرَضْتُمْ
 إِلَّا أَنْ يَعْفُوا أَوْ يَعْفُوا الَّذِي بِيَدِهِ عُقْدَةُ النِّكَاحِ وَأَنْ تَعْفُوا
 أَقْرَبُ لِلتَّقْوَى وَلَا تَنْسُوا الْفَضْلَ بَيْنَكُمْ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ
 بَصِيرٌ ﴿٢٣٧﴾ حَفِظُوا عَلَى الصَّلَوَاتِ وَالصَّلَاةِ الْوَسْطَى وَقُومُوا لِلَّهِ
 قَانِتِينَ ﴿٢٣٨﴾ فَإِنْ خِفْتُمْ فِرْجَالًا أَوْ رُكْبَانًا فَإِذَا أَمِنْتُمْ
 فَأذْكُرُوا اللَّهَ كَمَا عَلَّمَكُم مَّا لَمْ تَكُونُوا تَعْلَمُونَ ﴿٢٣٩﴾
 وَالَّذِينَ يُتَوَفَّوْنَ مِنْكُمْ وَيَذَرُونَ أَزْوَاجًا وَصِيَّةً لِأَزْوَاجِهِمْ
 مَتَاعًا إِلَى الْحَوْلِ غَيْرَ إِخْرَاجٍ فَإِنْ خَرَجْنَا عَلَيْكُمْ
 فِي مَا فَعَلْنَا فِي أَنْفُسِهِمْ مِنْ مَّعْرُوفٍ وَاللَّهُ عَزِيزٌ حَكِيمٌ
 ﴿٢٤٠﴾ وَلِلْمُطَلَّقاتِ مَتَعٌ بِالْمَعْرُوفِ حَقًّا عَلَى الْمُتَّقِينَ ﴿٢٤١﴾
 كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَعْقِلُونَ ﴿٢٤٢﴾

- (2:226) Those who take an oath that they will not approach their wives shall have four months of grace; and if they go back [on their oath], behold, Allah is much-forgiving, a dispenser of grace.
- (2:227) But if they are resolved on divorce, behold, Allah is All-Hearing, All-Knowing.
- (2:228) And the divorced women shall undergo, without remarrying, a waiting-period of three monthly courses, for it is not lawful for them to conceal what Allah may have created in their wombs, if they have faith in Allah and the Last Day. And during this period their husbands are fully entitled to take them back, if they desire reconciliation; but, in accordance with justice, the rights of the wives [with regard to their husbands] are equal to the [husband's] rights with regard to them, although men have precedence over them [in this respect]. And Allah is Almighty, Wise.
- (2:229) A divorce may be [revoked] twice, whereupon the marriage must either be resumed in fairness or dissolved in a goodly manner. And it is not lawful for you to take back anything of what you have ever given to your wives unless both [partners] have cause to fear that they may not be able to keep within the bounds set by Allah; hence, if you have cause to fear that the two may not be able to keep within the bounds set by Allah, there shall be no sin upon either of them for what the wife may give up [to her husband] in order to relieve herself. These are the bounds set by Allah; do not, then, transgress them: for they who transgress the bounds set by Allah — it is they, they who are abusive!
- (2:230) And if he divorces her [finally], she shall thereafter not be lawful to him unless she first takes another man for husband; then, if the latter divorces her, there shall be no sin upon either of the two if they return to one another — provided that both of them think they will be able to keep within the bounds set by Allah, for these are the bounds of Allah which He makes clear to people who know.

- (2:231) And so, when you divorce women and they are about to reach the end of their waiting-term, then either retain them in a fair manner or let them go in a fair manner. But do not retain them against their will in order to hurt [them], for he who does so sins indeed against himself. And do not take [these] *āyāt* of Allah in a frivolous spirit; and remember the blessings with which Allah has graced you, and all the revelation and the wisdom which He has bestowed on you from on high in order to admonish you thereby; and remain on guard [of Allah], and know that Allah has full knowledge of everything.
- (2:232) And when you divorce women, and they have come to the end of their waiting-term, hinder them not from marrying other men if they have agreed with each other in a fair manner. This is an admonition to every one of you who is committed to Allah and the Last Day; it is the most virtuous [way] for you, and the cleanest. And Allah knows, whereas you do not know.
- (2:233) And the [divorced] mothers may nurse their children for two whole years, if they wish to complete the period of nursing; and it is incumbent upon him who has begotten the child to provide in a fair manner for their sustenance and clothing. No human being shall be burdened with more than he is well able to bear; neither shall a mother be made to suffer because of her child, nor, because of his child, he who has begotten it. And the same duty rests upon the [father's] heir. And if both [parents] decide, by mutual consent and counsel, upon separation [of mother and child], they will incur no sin [thereby]; and if you decide to entrust your children to foster-mothers, you will incur no sin provided you ensure, in a fair manner, the safety of the child which you are to hand over. But remain conscious of Allah, and know that Allah sees all that you do.
- (2:234) And if any of you die and leave wives behind, they shall undergo, without remarrying, a waiting-period of four months and ten days; whereupon, when they have reached

the end of their waiting-term, there shall be no sin in whatever they may do with their persons in a lawful manner. And Allah is aware of all that you do.

- (2:235) But you will incur no sin if you give a hint of [an intended] marriage offer to [any of] these women, or if you conceive such an intention without making it obvious; [for] Allah knows that you intend to ask them in marriage. Do not, however, make a solemn pledge of commitment [for marriage] with them in secret, but speak only in a decent manner; and do not proceed with tying the marriage knot before the ordained [term of waiting] has come to its end. And know that Allah knows what is in your minds, and therefore remain cautious of Him; and know, too, that Allah is much-forgiving, forbearing.
- (2:236) You will incur no sin if you divorce women while you have not yet touched them nor settled a dower upon them; but [even in such a case] make provision for them — the affluent according to his means, and the straitened according to his means — a provision in an equitable manner; this is a duty upon all who would do good.
- (2:237) And if you divorce them before touching them, but after settling a dower upon them, then [give them] half of what you have settled — unless it be that they forgo their claim or he in whose hand is the marriage-tie forgoes his claim [to half of the dower]; and to forgo what is due to you is more in accord with the sense of Allah's power presence. And forget not [that you are to act with] grace toward one another; verily, Allah sees all that you do.
- (2:238) Maintain [the level and pace of] *ṣalāh*, and the central *ṣalāh*; and stand up for Allah in devotion.
- (2:239) But if you are in danger, tender your *ṣalāh* while walking or riding; and when you regain security, bear Allah in mind — since it is He who taught you what you did not previously know.
- (2:240) And if any of you die and leave wives behind, they bequeath thereby to their widows [the right to] one

year's maintenance without their being obliged to leave [the dead husband's home]. If, however, they leave [of their own accord], there shall be no sin in whatever they may do with themselves in a lawful manner. And Allah is Almighty, Wise.

- (2:241) And the divorced women, too, shall have [a right to] maintenance in a goodly manner; this is a duty for all who are aware of Allah's [power presence].
- (2:242) In this way Allah makes clear to you His *āyāt*, so that you might [learn to] use your reason (al-Baqarah: 221–242).

This cluster of *āyāt* has a thematic unity; it is virtually a family charter. The family is an integral part of the Islamic movement, and a building bloc of Islamic society. The family unit is described with much concern and details in other *āyāt* and *sūrah*s of this spirited Book. A strong family begets a strong society; and a stronger family begets a stronger Islamic society. The Islamic social fabric is woven from the essence of family life with all its needs and its contributions.

Family is a term referring to both the group formed by a co-resident husband, wife, and children — which sociologists term the nuclear family — or to a wider category of relatives, including non-resident grandparents, uncles, aunts, cousins, etc. — the extended family. The nuclear family was once regarded as the key domestic institution of modern Western societies, but marriage has become somewhat less common, and the divorce rate has greatly increased, so that in societies such as contemporary England and the USA, the majority of the population no longer lives within a nuclear family group. According to some estimates, only about 20% of households in the West are made up of nuclear families, the rest being single parents, foster families, childless couples, or extended families, or simply individuals living alone. For different reasons, the same may have been true in many European peasant communities and in early industrial cities. In many parts of the world, and in Europe in the pre-industrial period, the nuclear family was commonly part of a larger domestic group including other relatives,

employees, apprentices, and so on. Anthropologists have been particularly interested in the circle of kin beyond the nuclear family, and have demonstrated that kinship groupings wider than the nuclear family may have crucial social functions.

The genesis of family life from an Islamic perspective begins with the way in which Allah (ﷻ) created and fashioned life itself. All creatures and living beings sprang into existence from within the matrix of family life. Allah (ﷻ) expresses this in His words,

And of everything We have created pairs, so that you may bear in mind [that Allah alone is One] (51:49).

Limitless in His glory is He who has created pairs from whatever the earth produces, and from men's own selves, and from that of which [as yet] they have no knowledge (36:36).

The inspired understanding of family comes from gathering what our common Creator says about human genesis, lineage, and parentage. We are informed that all humanity is derived from one *nafs* (living being). And this *nafs* was parted into a pair, from which reproduction occurs. This, then, gives rise to our progeny that, put together throughout time, becomes humankind or the whole human race,

O Mankind! Be vigilant of your Sustainer, who has created you out of one living entity, and out of it created its mate, and out of the two spread abroad a multitude of men and women. And remain vigilant of Allah, in whose name you demand [your rights] from one another, and of these ties of kinship. Verily, Allah is ever watchful over you (4:1).

O Humanity! Behold, We have created you all out of a male and a female, and have made you into ethnic stocks and genetic lineages (*shu'ūban wa qabā'ila*), so

that you might come to have a familiarity with each other... (49:13).

The Qur'an points to the attraction between the two sexes; not as an undisciplined and rampant relationship, but as a responsible affinity and a "higher calling" that breeds loving families and affectionate parentage,

And among His wonders is this: He creates for you mates out of your own living selves, so that you might settle into them, and He engenders love and tenderness between you... (30:21).

They are as a garment for you [men], and you are as a garment for them [women]... (2:187).

Your wives are your tith; go, then, unto your tith as you may desire, but first provide something for your selves, and remain conscious of Allah's dominance, and know that you are destined to meet Him. And give glad tidings to those who are engaged to Him (2:223).

And Allah has rendered your homes a [place for] settling in... (16:80).

Children Can Only Be Secure in Stable Families

Human nature is channeled by Allah's (ﷻ) tender words through these social pathways of life. A family becomes a conduit for the emotions that are involved between husband and wife, between parents and their children, and between siblings. These feelings of love and care are as deep, profound, and intense as any in existence. That is why the Creator designed a family that responds and corresponds to pronounced human feelings and sensations. A close-knit family is an expression of Islam because within it man's conformity to Allah (ﷻ) is disciplined and proportionate. Instinct and

altruism are at their best expression within the tenderness that only a family can offer.

The family is the natural nest for the newborn, the infant, and the baby. Within this ambiance of love and deep affection children grow, their bodies develop, their minds mature, and their souls soar. A family instills in its own members fond regard, self-esteem, and warmheartedness. To this end, a family is more important than any school can be. A human being is molded and modeled in those formative years of positive emotions of regard and affection. The family — as it is meant to be — is an invitation and a passage to life itself.

Studies of children have been central to the development of the social sciences, and especially of psychology, but the social scientists' perspective has tended to project onto all children, everywhere, an idea of childhood that is peculiarly Western. Childhood was taken to be a natural state of pre-social individualism, one which required that children be rendered social by adults.⁴⁰ It is perhaps because anthropologists held this idea that the study of childhood in anthropology has been fitful rather than systematic.

The earliest work is Dudley Kidd's *Savage Childhood* (1906), a detailed and, given the prejudices of its time, remarkably sympathetic description of the lives of Bantu children in South Africa. In Britain, Malinowski's followers routinely included children in their accounts and analyses of kinship but, with the exception of Read (1960), none produced a full-length monograph on children's lives. Read described how, among the Ngoni of Central Africa, adults transmit certain cultural skills and values to their children. Her account concentrated on how children learned practical skills (for instance, how boys learned cattle herding and hunting), the respect proper to relations between children and their seniors, and respect for the rule of law. But studies of children had little place in the development theory of British social anthropology.⁴¹

By contrast Margaret Mead, a pupil of the founder of American cultural anthropology, Franz Boas, made children the focus of her ethnographic and theoretical endeavors, working first on adolescent development in Samoa and later with children of all ages in the Manus Islands, Papua New Guinea, and (with Gregory

Bateson) Bali.⁴² Mead's interest in children was bound up with her concern to demonstrate the "cultural relativity" of thought, behavior, and personality. Like Boas and other cultural anthropologists, she argued that culture was the crucial variable in determining differences between human beings. So, for example, while a "stormy adolescence" might characterize the experience of American young people, and delinquency being common there, this phenomenon was not universal. Comparing the American childhood experience with the Samoan one she argued that,

Our life histories are filled with the later difficulties which can be traced back to some early, highly charged experience with sex or with birth or death. And yet Samoan children are familiarized at an early age, and without disaster, with all three. It is very possible that there are aspects of the life of the young child in Samoa which equip it particularly well for passing through life without nervous instability.⁴³

Margaret Mead's work on Samoa has been criticized for being based on inadequate fieldwork and being infected by ideological considerations, but it remains the case that she was one of the first anthropologists to realize that "childhood" is culturally variable and that an understanding of *how* exactly a child becomes an adult is important for anthropology as a comparative study of human possibilities.

Culture and personality theory became a significant sub-disciplinary area in cultural anthropology during the 1940s and 1950s. Its attempt to understand first *personality* and then *affect* as a function of culture focused attention on the study of children. Studies influenced by the social learning theory (a reformulation of behaviorism in the academic psychology of the time) tried to show how culture was "learned." The first part of *Becoming a Kwoma* described stages of life among this New Guinea people from infancy to adulthood; the second part is devoted to the teaching techniques that "inculcate" Kwoma children with, for example, a belief in the supernatural.⁴⁴

The culture and personality perspective, like social learning theory in psychology, was broadly informed by ideas from psychoanalysis and gave rise to a number of large-scale cross-cultural studies of child-rearing practices. These studies aimed to discover the degree of correlation between cultural “traits” derived from the child-training practices and beliefs concerning the causes of illness. So, for example, it was argued that early or severe weaning practices produced a high degree of “oral socialization anxiety” and were likely to be associated with adult beliefs that illness was caused by oral behavior, that is, by eating something, by something someone said or by magical spells.

Other studies were concerned largely with the differences between “cultures,” so they include few detailed data on actual children’s ideas and behavior. This was partly rectified in the later “six cultures” studies, which produced a number of publications, culminating in *Children of Different Worlds* (1988).⁴⁵ This includes many sensitive and careful observations of the behavior of children between the ages of two and ten in communities in Africa, India, the Philippines, Okinawa, Mexico, and the United States; and throughout a consistent attempt is made to relate these data on children to “household structure.” But the reader is still likely to feel the lack of other data concerning, for example, the interrelation between ideas about kinship, religion, and political economy and how these ideas inform theories of the person and, more particularly, of the “child” in each community.

The studies by culture and personality theorists, like those by social anthropologists of the processes of socialization, did not lead to children becoming of much greater interest to mainstream anthropology. Indeed, one can argue that the assumption common to both approaches that children “learned culture” or, more radically, were “conditioned by culture,” made children more or less passive objects of adult practices, and thus of marginal interest to anthropologists. Even the brilliant *Childhood and Society* (1950)⁴⁶ — a most careful and detailed attempt to apply psychoanalytic concepts of psychosexual development to the development of identity across cultures — took culture, as expressed in the institutions of adult life, as a “given.”

In academic psychology during this same period Jean Piaget's theory of child development was exerting considerable influence.⁴⁷ Piaget used highly detailed observations of children to argue that their ideas were qualitatively different from those of adults. He showed that the process by which children arrived at a mature understanding of adult concepts of, for example, number, volume, time, etc. was constructive. In other words, children are not passive receivers of adult ideas; rather they have to actively constitute their understandings of the world. But Piaget tended to assume that the conceptual products of cognitive constructive processes were bound to manifest themselves in all people in the same way, and thus that his findings were universally applicable. Piaget was by and large uninterested in the cultural variability of cognitive development and, as a result, anthropologists did not find his work to be rigorous enough, and paid little attention to it.

By contrast Lev Semenovich Vygotsky, a Russian contemporary of Piaget, was explicitly concerned with integrating history into his theory of cognitive development.⁴⁸ He focused on language as the medium of cognitive transformations, but his work remained largely unexamined by anthropologists. And even though both psychoanalytic and Piagetian theories implicitly entailed an idea of ontogeny (the sequence of events involved in the development of an organism) as a historical process, anthropological theorists on both sides of the Atlantic failed to build such an understanding into their studies of children.

During the 1980s, anthropological concern with children in their own right, and especially with child welfare, became more prominent, perhaps in part because of a new anthropological awareness of gender and power relations. Moreover, contemporary anthropology is showing more radical signs of change in that studies of children are beginning to emerge as significant analytical tools for discerning relations between adults. This shift toward an interest in children is in large part a function of a more general shift toward a focus on "meaning."

From the mid-1960s onwards, the massive influence of the French anthropologist Claude Levi-Strauss and his structural

analyses of, for example, kinship and myth in a number of different culture areas, had focused anthropological attention on “systems of meaning.”⁴⁹ Many, if not most, anthropologists resisted becoming structuralists in the Levi-Straussian mold, but both British social anthropology and American cultural anthropology came under his shadow. By and large it came to be taken for granted that the first task was to demonstrate the logic of culture-specific ideas and practices. One might say it was inevitable that this focus on meaning would lead eventually to an increasing interest in precisely how people make meaning over time, and thus to an interest in how children constitute their understandings of adult life. In this perspective, the nature of child cognitive development became more relevant to anthropologists, as did theories of language acquisition in childhood and of the child’s earliest competences.

In marked contrast to earlier conditioning and socialization theories, “the child” in some contemporary studies is understood to be an agent, actively engaged in constituting the ideas and practices that will inform its adult life. This is not to say that the child can alone make meaning out of its experience. Rather, because humans are *biologically social* organisms, the process of making meaning is always mediated by relations with others. So the child constitutes its own understandings out of the meanings made by all those others with whom it interacts. Even so, children may produce entirely valid understandings of their own experience that are in direct opposition to those of adults — a finding that demands analysis of how it is that as adults they seem to have discarded their earlier ideas. The process of the cognitive recognition of concepts over time inevitably entails transformation as well as continuity in the meaning of those same concepts; thus child cognitive development has to be understood as a “genuinely historical process,”

It has long been realized that ideas of “childhood” are historically specific, but this new perspective on children as producers of history as well as its products, suggests that anthropologists have to examine critically the concepts of “the child” that inform their own theories. It also suggests that studies of children are likely to become ever more central to analyses of socio-cultural phenomena

such as kinship, political economy, and ritual. Yet, in all this Western anthropological thinking about children and analyses of childhood, there is no emphasis on family. Not only has family been on the decline socially, it has also been marginalized in the studies of intellectuals.

One common-sense observation of humans is that the duration of infancy and childhood in man lasts longer than in any other species. Man needs this extended period to train and drill on his future responsibilities and tasks, in light of the honor bestowed upon him from heaven. A child will be responsible for the future, so the child has to maintain continuity with the past, represented by his parents. The interaction of the two generations is made possible through the family. It is through the institution of a communicative family structure that human society transmits and maintains its experience and knowledge over time.

The experiences of past generations prove that there can be no substitute for the family; absolutely nothing can replace the family for what it was meant to be by God Almighty. So far, all attempts at supplanting the family with day-care centers or nurseries or other “incubating institutes” have resulted in unmitigated failure insofar as children’s lives are concerned. The Soviet and socialist bloc of nations tried to supersede families with their own collective nurseries and day-care centers; the result was catastrophic. Not only did families break up, there was also no sense of compassion and care in the new nursery generation. The economic and military facts of Western and European history may have seemed to demand that they build and run such day-care centers, but human nature made a comeback and people were eventually delighted to rid themselves of the psychological inferno that was stoked for generations by the absence of family, family ties, and family relations. The socialist priorities of forcing mothers to join the labor force and produce for the prosperity of a socialist society ended up imploding the family, and hence human society itself.

It is a curse and a severe affliction to take mothers away from their babies and deprive those babies of their mothers’ and fathers’ attention, love, and admiration. One cannot rip a mother away

from her children, and then turn the children over to some facility with “care providers,” and expect these babies and children to grow up normally. The children develop all types of psychological problems. This scourge has also infected non-socialist societies. Modernity has come to measure the prosperity of a society by the number of women who go out and labor for a living. Women are encouraged in every possible way to aspire to a life outside her family: in an executive’s office, at a construction site, or even in the military. But heaven forbid that she stay the central and towering figure of her family: nurturing the children, sustaining her husband, and becoming a source of inspiration and vision for all around her.

Family Relations as Acts of ‘*Ibādah*’

Yet can families afford to gain more money and lose their own children? A community that wants peace in society as a goal needs to have peace in its families as a means. In an Islamic society peace is not imposed on its members by police departments and law-enforcement agencies; peace is reared by parents and other adults, and fostered in the family environment. That is why there are so many passages in the Qur’an that deal with strong and sympathetic families. The expression of Allah’s (ﷻ) will in the *āyāt* currently under discussion relate to some prescribed guides for conduct and action pertaining to marriage and cohabitation, marital separation (*ilā’*), divorce, a woman’s prescribed retreat or waiting-period after divorce or death of her husband (*‘iddah*), the husband’s financial responsibilities (*nafaqah*), delectation (*mut‘ah*), breast feeding, and child care.

These issues are not separate, as seems to be the case in the traditional books of fiqh and jurisprudence. These issues are part of a whole that places human passions in the hands of Allah (ﷻ). They are integrated into the social unity that God intended man to develop and keep. This whole matter becomes an essential component of our faith and belief. “Marital issues” are no longer strictly husband-and-wife issues, but rather human-to-God issues. They are pertinent to Allah’s (ﷻ) will, determination, and wisdom in

human affairs, as well as to His decision to have a family of humanity in the making. So man's deep emotions cannot be divorced from Allah's (ﷻ) explicit approval or disapproval, or His reward and punishment. All these "family affairs" should be driven by principle and persuasion.

Allah (ﷻ) has to weigh in on these intricate and delicate family issues between wife and husband more than the "strong" or "aggravated" feelings that are encountered from time to time in the mutual relationships between a married man and a married woman. In this process the conscience of both spouses should occupy the high moral ground for decisions that should be made in light of what Allah (ﷻ) has to say in this Book.

These rules and guidelines go directly and convincingly to the human sense of right and wrong, which has no gender. The human heart and moral sense, around which our biological and sexual characteristics were fashioned, are called upon to follow certain God-given and God-explained procedures that seek to stimulate the best in us for our families' all-round well-being. No attempt should be made by anyone to "twist" these free-spoken words from the Mercy-Giver to mercy-seekers.

These *āyāt* contain 12 divine directives on the subjects of marriage, divorce, and some important associated matters; the point here is to maintain harmony and togetherness in the community even when close relationships fail, by requiring the parties to manage the separation in as fair and just a manner as possible. The directives are briefly listed in the form of divine decrees, and will each be considered in greater detail afterward.

Decree #1: A Muslim man is forbidden by divine law from marrying a woman who gives her faith and allegiance to anyone or anything but Allah (ﷻ). A Muslim woman is also forbidden by divine law from marrying any man who gives his faith and allegiance to anyone or anything besides Allah (ﷻ). Why? Because,

They [the *mushriks*] summon to the fire, while Allah summons to heaven, and to [the achievement of] for-

giveness by His entitlement; and He makes clear His *āyāt* to humanity, so that they might bear them in mind (2:221).

Decree #2: Husbands are forbidden by divine law from intercourse with their wives during their menstrual periods. This law teaches its practitioners, husband and wife, that their relationship is not one of lust and sexual arousal that has to be fulfilled at any and every time regardless of circumstances. Marriage is more than the combination of two carnal bodies; it is even more than the combination of two moral beings together. This is a relationship that expresses the will of the Creator to purify the husband and wife as well as human conduct by having the intimacy of this relationship observed and maintained in the manner in which it is divinely meant to be,

...and when they [the wives] are cleansed, go into them as Allah has entreated you to do. Your wives are your tith [fertile domain]; go, then, unto your tith as you may desire, but first provide something for your souls, and remain on your guard [concerning Allah], and know that you are destined to meet Him. And give happy tidings to those who are secure in their commitment [to Him] (2:222–223).

Decree #3: Separation or divorce cannot be considered without first bearing Allah (ﷻ) in mind. This personal trust and confidence in Allah (ﷻ) is expressed by Allah’s (ﷻ) words, “...for Allah is All-Hearing, All-Knowing” (2:224) and “Allah is much forgiving, forbearing” (2:225).

Decree #4: Divine rules are to be followed during reconsideration of a desire to divorce, “...and if they go back [on their oath], behold, Allah is much-forgiving, a dispenser of grace. But if they are resolved on divorce, behold, Allah is All-Hearing, All-Knowing” (2:228).

Decree #5: Allah (ﷻ) commands that a wife’s ‘iddah must be observed before she remarries. He says, “...for it is not lawful for them to conceal what Allah may have created in their wombs, if they have faith in Allah and the Last Day... And Allah is Almighty, Wise” (2:228).

Decree #6: A divorce cannot be revoked more than twice. In the case of a finalized divorce, Allah (ﷻ) has outlined rules for regaining of portions of the dowry and other financial obligations. These procedures have the following comments,

A divorce may be [revoked] twice, whereupon the marriage must either be resumed in fairness or dissolved in a goodly manner. And it is not lawful for you to take back anything of what you have ever given to your wives unless both [partners] have cause to fear that they may not be able to keep within the bounds set by Allah; hence, if you have cause to fear that the two may not be able to keep within the bounds set by Allah, there shall be no sin upon either of them for what the wife may give up [to her husband] in order to relieve herself. These are the bounds set by Allah; do not, then, transgress them, for they who transgress the bounds set by Allah — it is they, they who are abusive! If the latter divorces her, there shall be no sin upon either of the two if they return to one another, provided that both of them think that they will be able to keep within the bounds set by Allah; for these are the bounds of Allah which He makes clear to people who reason (2:229–30).

Decree #7: Allah (ﷻ) ensures fair retainment or fair release after divorce. His (ﷻ) words read,

But do not retain them against their will in order to hurt [them], for he who does so sins indeed against

himself. And do not take [these] *āyāt* of Allah in a frivolous spirit; and remember the blessings with which Allah has graced you, and all the revelation and the wisdom which He has bestowed on you from on high in order to admonish you thereby; and remain on guard [of Allah], and know that Allah has full knowledge of everything... This is an admonition to everyone of you who is committed to Allah and the Last Day; it is the most virtuous [way] for you, and the cleanest. And Allah knows, while you do not know (2:231–232).

Decree #8: A man must provide sustenance for a nursing mother, even if he has divorced her, or for a surrogate nurse. The conscience-stimulating words in this regard are, “**And be on guard [concerning Allah], and know that Allah sees all that you do**” (2:233).

Decree #9: A widow is allowed to remarry after her *‘iddah* expires,

...when they [the widows] have reached the end of their waiting-term, there shall be no sin in whatever they may do with their persons in a lawful manner. And Allah is aware of all that you do (2:234).

Decree #10: Marriage can be proposed to a widow, but not consummated, during her *‘iddah*. Regarding marriage proposals to these widows while they are in their waiting (or mourning) period, Allah (ﷻ) says,

...[for] Allah knows that you intend to ask them in marriage. Do not, however, conduct a marriage engagement with them in secret, but speak only in a decent manner; and do not proceed with tying the marriage-knot before the ordained [term of waiting] has come to its end. And know that Allah knows what is in your minds, and therefore remain cautious of Him; and know, too, that Allah is much-forgiving, forbearing (2:235).

Decree #11: A woman divorced before her marriage is consummated is entitled to half of the dowry unless she remarries, in which case she is encouraged to forego it,

...and to forego what is due to you is more in accord with the sense of Allah’s power presence. And forget not [that you are to act with] grace toward one another; verily, Allah sees all that you do (2:237).

Decree #12: Widowed or divorced wives are required to be maintained in a respectable manner. To this Allah (ﷻ) says, “And divorced women, too, shall have [a right to] support in a respectable manner; this is a duty for all who are aware of Allah’s power presence” (2:241).

These twelve decrees are concluded with the statement, “In this way Allah clarifies to you His *āyāt*, so that you might learn to use your reason” (2:242).

All these family and marital issues become issues of communion with Allah (ﷻ). The bodies of a couple are attracted to each other but in that attraction the conscience and the heart should not lose contact with Allah (ﷻ). In the same way as we commune with Allah (ﷻ) in our *ṣalāh*, we also commune with Allah (ﷻ) in our personal relations with members of the opposite sex, and whatever may develop in these relationships. All these developments are forms of *‘ibādah* (conformity) to Allah (ﷻ), provided they are performed as outlined by Allah (ﷻ). Thus even divorce can be an act of *‘ibādah*, as can spousal separation, the woman’s waiting-period, a “reconsidered divorce,” as well as the financial responsibility of the husband and father, and a widow’s right to another marriage. A man’s fair treatment of his wife in the course of divorce is an act of conformity and communion with Allah (ﷻ). The engagement and disengagement, the entanglement and disentanglement, the binding and the unbinding, and all these emotional and physical exchanges between sweethearts, true loves, and companions turn into acts of fidelity to Allah (ﷻ) provided they are nurtured and

terminated on Allah's (ﷻ) terms. That may be why, in the middle of all this, there occurs the following reminder,

Maintain *ṣalāh*, especially the central *ṣalāh*; and stand up for Allah in devotion. But if you are in danger, tender your *ṣalāh* while in motion, either on foot or riding; and when you regain security, bear Allah in mind — since it is He who taught you what you did not previously know (2:239).

Yielding to Allah (ﷻ), that is, being a Muslim in a generic sense, is a fact of life that is implicit in everything a person does, provided he does it in accordance with the guidance of Allah (ﷻ). Life is a unity of activities. One cannot offer “clean prayers” to God and then turn around and offer “filthy treatment” to God’s creatures — especially to his spouse and family — and then conclude that he is a pious and God-fearing person.

What is remarkable here is that, as Allah (ﷻ) guides man through this “handbook” on relationships of marriage, man is constantly reminded of his transcending relationship with Allah (ﷻ) Himself. This guidance is designed by the Creator to accommodate human nature and to ease and coax it up to His standards. Allah (ﷻ) knows about temperamental human proclivities; man is imperfect and vulnerable, he has his urges and strong feelings, and his ups and downs. Sometimes he is strong and sometimes he is weak. All these frailties and realities are taken into consideration as Allah (ﷻ) shows human beings how to deal with themselves as individuals and as couples and families when they are at a loss to do so by themselves.

It is in this context of brittle matrimonial relationships that Allah (ﷻ) has permitted marital separation (*ilā'*). This means that, because of some difficulty, both spouses abstain for a time from sexual intimacy. But this is restricted by Allah (ﷻ) to a time period of not more than four months. Then Allah (ﷻ) in certain circumstances sanctions and regulates divorce. Divorce cannot be left to the whims and “interests” of fluctuating human perspectives. This

option of divorce is given not as the norm, but as the exception. The norm is to have a healthy marriage, a happy family, and an enduring and lasting marital and parental relationship. All these pursuits are human acts of *'ibādah*; no less than *ṣalāh*, *zakāh*, and *ṣawm*.

Men and women are treated equally within their masculine and feminine capacities. Allah (ﷻ) did not intend for the married state to become hell on earth for husband and wife. Certainly the preference is for both spouses to live together for their natural lives. But if there are insuperable difficulties, the attraction turns to distraction, love turns to emotional and mental rejection, and at this time, a couple may look to Allah (ﷻ) for answers. Once these two souls can no longer settle with each other, then they have to consider a courteous withdrawal from the cause of their emotional or psychological troubles. After positioning themselves at an emotional distance from each other, a cooling-off period, they may try again to reconcile themselves to each other, to resettle into each other with complementary feelings and reciprocal love. If this does not work, then they have proven to each other their mutual incompatibility. And if it comes to a divorce, then they should part company in a fair, generous, kind, and equitable manner. No one should be slighted or exploited by such a divorce: not the wife, nor the husband, nor the infant, nor the unborn child, if any.

There has never been a secular system, past or present, that has matched this compassionate care for husband-wife relations. Women in particular, who have been mistreated by almost all man-made power structures, governments, and administrations throughout the ages, may appreciate the rights they are entitled to because these are their God-given rights.

Muslims and *Mushriks* Cannot Intermarry

And do not marry women who renounce allegiance to and forcefully resist Allah (*mushrikāt*) unless they [abandon that and] commit themselves to Allah, for any committed [female] subordinate [to Allah] is certainly

better than a woman void of allegiance to Allah, even though she may be attractive to you. And do not give your women in marriage to men who renounce allegiance to and forcefully resist Allah (*mushriks*) unless they [abandon that and] commit themselves to Allah, for any committed [male] subordinate [to Allah] is certainly better than a man void of allegiance to Allah, even though he may be attractive to you. [Such as] these summon to the fire, whereas Allah summons to paradise, and to [the achievement of] forgiveness by His permit; and He makes clear His *āyāt* to humankind, so that they might be mindful of them (2:221).

Marriage is the legitimate long-term mating arrangement institutionalized in a community. If a union is called a marriage, this implies that husband and wife have recognized claims over their partners, often including material claims; it also renders the children born of such a union legitimate heirs to both parents. Marriage also creates relationships of affinity between a person and his or her spouse's relatives, and perhaps even directly between the relatives of the husband and the relatives of the wife. Men may traditionally or lawfully marry more than one wife (polygyny), yet even in a God-forsaken society it is very uncommon for a woman to be permitted to marry more than one husband (polyandry).

Generally, certain marriages are prohibited or discouraged. Some are ruled out by incest restrictions; others by virtue of religion, social class, ethnicity, and, above all, by age, since almost universally the bride is expected to be younger than her husband. The actual pool of potential marriage partners is, in practice, often very restricted. Some social scientists have made a special study of societies where there is also a positive requirement, or preference, for marriage with a woman who stands in a particular kinship to her prospective husband. Many Muslim communities influenced by custom and tradition, for example, favor marriage between a man and his father's brother's daughter. In a number of other societies there is a strong preference for marriage with a mother's

brother's daughter. The contemporary Western belief that young men and women should be free to choose their own marriage partner is historically very irregular. In most societies, including many Western ones, these decisions have traditionally been made by the older generation.

The Qur'anic understanding of marriage is that this relationship between husband and wife is the deepest, the most intense, and the strongest bond between any two human beings. There is an exchange and interchange of core impressions and feelings. The nature of this type of deeply personal and private relationship implies, at a minimum, the rapport of hearts, nerves, and spirit. The mutual affinity of these from husband and wife constitutes "tying the knot." A Muslim's allegiance and loyalty to Allah (ﷻ) is the bedrock of his emotional, mental, and spiritual existence. And if the spouse does not share this orientation the marriage and family will most probably fail.

During the initial Islamic struggle in Makkah the Muslim community was not substantial enough in terms of power and influence to distinguish its social self from the larger Makkan society. As individuals these pioneering Muslims did not belong to Makkah's system of *shirk*, but as a community they were not able to separate themselves totally from the anti-Islamic forces around because the Prophet (ﷺ) did not have the popular allegiance required. And therefore he was not equipped, at the time, to establish a power base that could make the emerging community distinct from the *mushriks* of Makkah.⁵⁰

In Madinah, however, Islam became a state and a power base. Muslims could no longer afford to dilute their social accomplishments by chipping away at the family building block of society through "mixed marriages" between Muslims and *mushriks*. At this level of societal development in Madinah, Allah (ﷻ) revealed the above *āyah*. Henceforth, there could be no marriage between polarized allegiances: one spouse giving allegiance to Allah (ﷻ) and the other to multiple gods or to no god at all. The mixed marriages that had already been carried over into Madinah from the previous term in Makkah were annulled during the sixth year of the Hijrah when,

during the Ḥudaybiyah accord, the following *āyah* in *Sūrah al-Mumtaḥanaḥ* was disclosed,

O you who are secure in your faith! Whenever committed Muslim women come to you, forsaking the state of *kufr*, evaluate them, [although only] Allah is fully aware of their commitment and faith; and if you have thus ascertained that they are truly committed and loyal [to Allah], do not send them back to those who deny Allah [the truth], [since] they are [no longer] lawful to their erstwhile husbands, and these are [no longer] lawful to them... Hold not to the marriage-tie with those who continue to deny Allah [the Truth] (60:10).

What should be noted here is that for 13 years in Makkah and six years in Madinah there were mixed marriages between Muslims and *mushriks*. It took a power base, a political authority, and the preponderance of an Islamic social order in Madinah to end all marital relations between Muslim and *mushrik* spouses.

It was at this point that two conflicting allegiances were banned from a marital communion. Such a marriage becomes a mockery because an attachment and compliance to Allah (ﷻ) is not compatible with a spouse's attachment to Allah's (ﷻ) enemies. The flow of love cannot integrate with the course of ideological collision. Children of such a relationship will not have the comfort of a normal family. Once again the bonding of two individuals cannot be left to the corporeal tendencies of their physical senses alone. Self-indulgent sexual desire does not a marriage make. Only if both acknowledge and recognize the superiority and sole authority of Allah (ﷻ) then there is hope for a successful marriage, although even then nothing is guaranteed.

“Any committed [female] subject [of Allah] is certainly better than a woman void of allegiance to Allah, even if she [the latter] may impress you.” A committed person may be attracted to or infatuated with a *mushrikah*, but this infatuation does not engage his moral or high-principled self. The beauty of the heart is deep;

the beauty of the skin is shallow. Even if a man's choice is between a serf-like Muslim woman and an upper-class *mushrikah* he is better off with the former because she is related by faith to Allah (ﷻ), while the *mushrikah* is related to Him by perfidy.

And do not give your women in marriage to men who turn away from allegiance to Allah (*mushriks*) unless they [abandon that and] commit themselves to Allah, for any committed [male] subject [of Allah] is certainly better than a man void of allegiance to Allah, even though he may please you (2:221).

This underscores the equality of the sexes. No Muslim, male or female, is allowed to share his or her deepest fondness and tenderness with his or her ethical and theological opposite. Like-minded and like-hearted people are agreeable and congenial; but the distance between *īmān* and *shirk* is such that a family unit of such constituent spouses becomes detrimental to the quality of Islamic society. This is why marriage with *mushriks* is totally forbidden. The reasons are clear enough,

These [*mushriks*] prop [you] up for the fire, while Allah invites you to paradise, and to [the achievement of] forgiveness by His license; and He elucidates His *āyāt* to humankind, so that they may contemplate them (2:221).

As for Muslims marrying spouses from the people of prior scripture, Jews and Christians, this issue will be discussed in greater detail during the *tafsīr* of *Sūrah al-Mā'idah*. However, it bears a brief mention at this point. Allah says that,

Today all the wholesome things in life have been made lawful to you... And [lawful to you are], in wedlock, women from among those who are convinced [of this divine writ], and, in wedlock, women from among

those who have been vouchsafed revelation before your time — provided that you give them their dowers, taking them in honest wedlock, not in fornication, nor as secret love-companions (5:5).

The prevailing current of Islamic thought on this matter is that Muslim men may marry Christian or Jewish wives provided that these women are *muḥṣanāt* or morally fortified; that is, their moral character derived from their grounding in scripture has protected them from obnoxious and lewd behavior. This current of thought also states that it is not permissible for a Muslim woman to marry a man of previous scriptures, a Jew or a Christian. The *āyah* that is cited to give credence to this argument is,

...call them by their father's names; this is more equitable in the sight of Allah. And if you know not who their fathers were, [call them] your brethren in faith and your friends (33:5).

This *āyah* refers to adopted children, making it clear not only that the parental relationship is an adoptive one and not a biological one, but also that the true identity of the adopted children is duly safeguarded. The point is that children are marked by affiliation to the father for purposes of identification. But there are also other issues. In general, when a woman marries, she joins her husband, his family, and his kindred. If this kinship group is Islamic, she, being Jewish or Christian, connects with an Islamic kin group. But if this were to happen the other way around the Muslim woman who married a *kitābī* (scriptural) man would be negatively influenced because the moral code of scripture in the Jewish and Christian faiths is invalidated by their overriding secular character, in which might makes right. Hence, this is not a matter of inequality for Muslim women to be barred from marrying Jewish or Christian men who adjudicate their affairs along a secular power spectrum in which women have always been inferior to men — and a Muslim woman would be no exception. Rather it is in keeping

with the dignity and honor of Muslim women not to let them be thrown to the wolves of secularism. Besides, as for the children of a Jewish or Christian woman married to a Muslim, they would carry their father's surname and come under the influence of his Muslim family and community circles. This is an issue which is also discussed in later *āyāt* of the Qur'an.

Even in the Islamic social order of the Prophet's (ﷺ) generation there were some serious reservations about Muslim men marrying *kitābī* women. One such consideration was that if Muslim men began to marry *kitābī* women, Muslim women will become of second rank or importance. 'Umar once said to Ḥudhayfah, "If a Muslim man was to marry a Christian woman, then who will marry the Muslim woman?"⁵¹

The indisputable fact of the matter is that today Muslims the world over have no Islamic social order that acts as an outer layer of protection for the Muslim family. A Muslim family stands exposed to the *jāhili* currents coming at it from all sides. No Muslim can afford to play with fire by taking a spouse that will act as a conduit from the polluted world around, bringing bad influences into the Muslim family and undermining it from within. It takes only a nominal Jewish or Christian spouse to counteract and even subvert the positive influence a Muslim parent would have on the formulation of a moral and honorable Muslim family.

Some Physiological Aspects of the Menstrual Cycle

And they will ask you about [woman's] monthly courses. Say, "It is an afflictive and unhealthful condition." Keep, therefore, withdrawn from women during their monthly courses, and do not come on them until they are cleansed; and when they are cleansed, go into them as Allah has bidden you to do.

Verily, Allah loves those who turn to Him in repentance, and He loves those who keep themselves pure. Your wives are your tilth; go, then, unto your tilth as

you may desire, but first provide something for your souls, and remain on your guard [concerning Allah], and know that you are destined to meet Him. And give good news to those who are secure in their commitment (2:222–223).

This is another way of elevating a couple's desire from flesh and blood to one of a higher purpose, even if that means thinking about times of copulation.

The sex act or the act of love-making is not an end; it is a means. It serves a profound purpose of life. It generates a new life; it procreates. In humans (and some of the higher primates), menstruation is a periodic discharge of blood, mucus, and debris from the disintegrating membrane of the uterus, in response to hormonal changes when the ovum is not fertilized. It lasts 3–7 days as a rule, and in women of childbearing age, approximately 13 to 50, it occurs at approximately four-week intervals. The first menstrual period in life is known as the *menarche*, the last as *menopause*. Menstruation does not occur during pregnancy, and for some time after (three months or more), because of changes in the balance of reproductive hormones. Breast-feeding delays the resumption of menstrual cycles. Menstrual regularity may be disrupted by a number of factors, of which nutritional status and emotions are perhaps the most common.

A woman's menstrual cycle is the result of an intricately balanced process of communication between the part of the brain governing the autonomous nervous system, the pituitary gland, the ovaries, and the uterus. The messengers for these communications are hormones, which are chemicals produced by the body's glands and transported through the blood to exert their effect at a distant site. Although these processes are obviously interdependent, women's hormone rhythms are most easily considered in three sub-groupings:

1. the hormonal cycle – consisting of hormonal communication between hypothalamus,⁵² the pituitary gland, and the ovaries;
2. the ovarian cycle – consisting of the development of the ovar-

- ian follicle containing the egg and the *corpus luteum*, the shell of the follicle after an egg has been released; and
3. the endometrial, or uterine cycle.

Women's cycles will be discussed from the perspective of better understanding these three stages, but it is necessary to remember that they are integral parts of the complete female reproductive system.

In the hormonal cycle, the hypothalamus releases one hormone, gonadotropin releasing hormone (GnRH), that causes the pituitary to release two hormones, follicle stimulating hormone (FSH) and luteinizing hormone (LH), that affect the woman's ovaries. During or shortly before a menstrual period, the levels of FSH start to rise and cause the ovaries to begin development of one or more follicles, fluid-filled cysts in which an egg is developing. The wall of the follicle is made up of cells that, in response to FSH, produce estrogen. Reacting to the increasing levels of FSH, one follicle becomes dominant and its growth exceeds all the others. This follicle produces increasing amounts of estrogen, and the rising estrogen levels cause the pituitary to decrease the amount of FSH produced.

When a certain level of estrogen has been produced for a critical period of time, it causes the pituitary to release a large amount of LH — the LH surge. This causes the ovum to undergo its final maturation and preparation for fertilization, and initiates the chain of events that results in ovulation — rupture of the follicle and release of the egg — about 30 hours later. The LH surge also transforms what had been the follicle into what is termed the *corpus luteum*. The follicle's primary hormonal product was estrogen, the *corpus luteum* produces a large amount of progesterone in addition to estrogen.

The *corpus luteum* has a limited life-span unless the woman becomes pregnant, in which case the *corpus luteum* continues to produce estrogen and progesterone. Otherwise, it stops, and the rapid fall in estrogen and progesterone leads to a rise in FSH, starting the cycle anew.

A female infant is born with all the eggs she will ever have. These eggs are surrounded by a layer of granulosa cells, and are

called follicles. The follicles remain in a resting state until they are selected to begin developing, 10, 20, 30, 40, or even 50 years later. It has been estimated that by puberty, a girl has approximately 400,000 developed follicles, each containing an *oocyte* or primitive egg, in her ovaries. In the ovarian cycle, each month, approximately one thousand of these follicles begin development. This is true regardless of whether she is having menstrual periods, taking birth control pills, attempting to become pregnant, already pregnant, or breast-feeding. Once the follicles reach a certain state, a fluid-filled cavity develops within the granulosa cells. It is approximately at this stage of development that the follicle requires increasing levels of FSH for continued growth and development. The one follicle that is at a perfect state of development when the FSH levels begin rising is able to achieve dominance, and its growth and development will exceed that of all other follicles. This follicle produces increasing amounts of estrogen and the *oocyte* within this follicle is prepared for ovulation. The other follicles are destined to atrophy, without their egg ever being released.

As noted, when the dominant follicle reaches a certain stage of development, it produces a certain amount of estrogen for a critical period of time, inducing the pituitary to release a surge of LH. The LH causes the final maturation of the egg so that it can be fertilized; it triggers the rupture of the follicle and release of the ovum, and transforms the follicle into the *corpus luteum*. The *corpus luteum* has a limited life span of approximately 12 days, during which it produces both estrogen and progesterone. If pregnancy does not occur, the *corpus luteum* stops producing hormones and fades away. If a pregnancy does result, the early pregnancy produces hCG (human chorionic gonadotropic hormone), which stimulates the *corpus luteum* to continue producing the amounts of estrogen and progesterone necessary for its early maintenance. In this situation, the *corpus luteum* continues to be fully functional throughout the first trimester of pregnancy. The first phase of the ovarian cycle, during which the follicles are developed until ovulation, is termed the follicular phase (referring to what is occurring in the ovary) or the proliferative phase (referring to the changes in the lining of the

uterus). The second phase of the cycle, from ovulation until menstrual bleeding, is termed the luteal phase. The third phase, during the menstrual cycle, is called the “menstrual” phase.

The uterine cavity is lined by a tissue called *endometrium*, approximately one-quarter of an inch thick. The uterine cycle tracks the striking series of changes exhibited by the endometrium as it gets ready to accept a fertilized egg. During the proliferative stage of the ovarian cycle, in response to estrogen, the endometrium grows and thickens. With ovulation, and more specifically the initiation of progesterone production, the endometrium exhibits little additional gain in thickness but a dramatic amount of development in preparation for implantation of a fertilized egg. Among the changes is the secretion of fluid from the endometrial glands to nourish the embryo during the three days in which it is floating freely in the uterus, before it attaches to the endometrium. Without successful implantation, the production of estrogen and progesterone ceases about 12 days after ovulation and, without continued hormonal support, the menstrual period begins. The menstrual period actually involves the shedding of the superficial lining of the endometrium. With the initiation of hormone production from the next “crop” of growing follicles, endometrial development begins anew for the next cycle.

In summary, the hormones produced by the hypothalamus, pituitary, and ovaries orchestrate the interrelated development of the ovarian follicles containing maturing ova and the uterine endometrium into which the ovum will implant if fertilized. If there is no pregnancy, the female cycle repeats at about 28 day intervals.

Cultural And Psychological Aspects of Menstruation

During ancient times, attitudes to menstruation alternated between repulsion and celebration. Some cultures revered this monthly event as magical and intimately connected with the renewal of life. But it was more common for societies to regard menstruation with disgust. In many places menstruating women were sequestered, sometimes in huts designated for this purpose. In ancient Sumeria

women wore a visible towel, a “blood bandage,” for the days of their period. During this time they were forbidden to touch plants or crops and were regarded as a source of evil and disease.

Throughout history many have believed that menstrual blood was tainted, and that a man who came into contact with it, as during sex, would be poisoned by it. Menstruation is a natural biological process, and there are no proven studies that show it to be physically disabling. It is reported that active women and women athletes report fewer complaints of cramping than sedentary women. By stimulation of the circulatory system, physical activity helps ease muscle tensions and congested blood vessels.

Girls should receive specific guidance about bodily changes and hygienic practices. Good sexual hygiene is an important consideration in reversing endometriosis and infertility.⁵³ There was a study of Jewish women around 1990 (in occupied Palestine) that showed them to have a low incidence of endometriosis as a cultural group. This was attributed to hygienic laws in orthodox Judaism which forbids a woman from being with a man during menstruation. Chinese medicine says the same thing. Intercourse during menstruation results in the migration of endometrial tissue into the pelvic cavity.

And they will ask you about menstruation. Say, “It is an unhealthy and potentially harmful condition.” Keep, therefore, off from women during their menstrual period, and do not [sexually] approach them until they are clean; and when they are cleaned, then approach them as Allah has instructed you to do. Verily, Allah loves those who turn to Him in repentance, and He loves those who maintain their standard of purity (2:222).

One does not need a medical degree to figure out that during a woman’s monthly period there is an “abnormality” involved in her overall well-being. But at the same time, common sense tells us that menstruation is a normal part of a woman’s reproductive cycle. The

degree of discomfort or pain a period causes, as well as the amount of menstrual flow, varies widely. Even the same woman may have a period that is occasionally heavier or more painful than usual.

So where are the Muslim physicians, medical doctors and licensed medical practitioners who can take the Qur'an's words and come up with the scientific information, the latest data, and the experiences of patients to demonstrate how practical and therapeutic this *āyah* is? Obviously there are societies and cultures in which men have no hesitation to approach their wives during the menstrual period. But have Muslims, especially those in the field of medicine, taken interest in trying to investigate how harmful and what types of debilities are associated with intercourse during the menstrual period? But then our medical professionals do not have the support system to engage in such research, even if there were individual and isolated Muslim researchers who are curious about this issue. This is just another demonstration of how our Muslim scientists are orphaned when they do not or cannot belong to an Islamic "system;" they are left to a "Royal Academy of Medicine" or to a "National Institute of Health" to show them the way and outline for them their research assignments.

When, in effect, Allah (ﷻ) is saying that menstruation is akin to a pathology, He does not expect us to close our minds, annul our senses, refuse to understand further, and not diagnose what this may be. As with all the other *āyāt*, the expectation is that we as human beings will use our faculties and skills to explore and discover. There are even some "scientists" who state that menstruation is as normal as urination. And in the absence of some wisdom from heaven any run-of-the-mill liberal would tend to agree. Yet how can they be alike when there are symptoms of one that do not belong to the other? Sometimes menstruation does not occur. This can be a result of, for example, pregnancy, over-exercise, or anorexia nervosa.⁵⁴ Menstruation can also be painful and produce clots. At times this may be caused by endometriosis; polyps, fibroids, or other lesions of the uterus; or an intrauterine device (IUD).⁵⁵ Menstrual flow can also be very heavy. This can be a result of stress, endometriosis or other pelvic lesions, pelvic infection, or an IUD.

Human research and experience has observed the following physiological symptoms associated with menses:

- A variety of physical and psychological symptoms occur before the start of a period (premenstrual syndrome or PMS)
- Periods are painful (dysmenorrhea)
- Periods are absent (amenorrhea)
- Periods never start (primary amenorrhea)
- Periods cease to occur (secondary amenorrhea)
- Periods are too long and too heavy (menorrhagia)
- Periods are unusually light (hypomenorrhea)
- Periods are too frequent (polymenorrhea)
- Periods are too infrequent (oligomenorrhea)
- Bleeding occurs between periods or is unrelated to periods (metrorrhagia)
- Bleeding is heavy and totally irregular in frequency and duration (menometrorrhagia)
- Bleeding occurs after menopause (postmenopausal bleeding)

And just the symptoms of PMS are enough to tell anyone that the *āyah* is accurate: physical changes, such as backache, bloating, breast fullness and pain, changes in appetite, constipation, dizziness, fainting, headaches, heaviness or pressure in the pelvic area, hot flushes, insomnia, lack of energy, nausea and vomiting, severe fatigue, skin problems such as acne and localized scratch-dermatitis, tissue-swelling or joint-pain and weight-gain; mood changes such as agitation, anger, depression, irritability, mood swings, and nervousness; and mental changes such as confusion, difficulty in concentrating, and memory loss or forgetfulness. These symptoms are not conducive to normal and enjoyable intercourse unless we reduce our humanity to a bestiality. This is another reason that sexual union is forbidden during menstrual bleeding. Therefore He teaches us, **“and do not [sexually] come on to them until they are cleansed...”**

We human beings need these words of certainty concerning this matter from a source about which there is no doubt: from God Himself. Otherwise we would be left to our local customs, or our

national cultures, or our conflicting scientists who cannot make up their minds on an obvious matter.

“And when they are cleansed, come on to them as Allah bids you to...” This is an obvious reference to the conjugal act. Lust should not drive man; rather man should tame his irresistible impulse with the knowledge that this act is meant to multiply life itself. And all this has to be done knowing that there is a noble way of doing it and, and at the same time, there is the ignoble way. The noble way in this affair is guided by Allah (ﷻ) and is referred to as *ḥalāl*; and the other way of doing it is inflicted by lust over love, and is referred to as *ḥarām*. Allah (ﷻ) knows that fragile human nature is caught between lust and love, and some will sin; so He expresses His affection for those who do err but then correct themselves, **“Verily, Allah cares for those who turn to Him for apology, and He cares for those who keep themselves undefiled. Your wives are your tillage; go, then, unto your tillage as you may desire...”** Here the emphasis is on giving the sexual relationship of husband and wife its super-sexual range; hence the reference to women as standing for fertility. The human sexual drive has to be modified with feelings and all this has to be done in sight of a larger, organized order sanctioned and supervised by the Creator. That is how humans begin to qualify as God’s executives on earth.

There are other places in the Qur’an where the relationship between husband and wife is described. For example, **“They [women] are your garments, and you [men] are their garments”** (2:187). Another wording puts it this way, **“And from among His *āyāt* He has created for you from your own selves mates so that you may settle therein and He has placed [elements of] affection and love between you...”** (30:21).

There seems to have been this polarization since time immemorial that the sexual and conjugal act is either to be regarded as an indulgence or to be avoided. Monks and priests shunned all sexual relations and thought they were doing right. Libertines reveled in sexual pleasure and in doing so they thought they were doing right. Under the influence of this erotic self-indulgence, and in the absence of guidance from God man found himself going to

extremes. At one extreme man wanted to behave like angels and at the other extreme man behaved like animals. Why can't we just be human? In the absence of Allah's (ﷻ) merciful guidance, we prove that we are incapable of even being the human beings we were meant to be.

On the Oath of Conjugal Desertion, *Īlā'*

Then the intelligence of the Qur'an speaks to the issue of *ilā'* (the husband's oath of sexually abandoning his wife) after banning husbands from sexual congress during the wife's menses. How confused and how confusing man's behavior can be: at times he wants to have sex with his wife while she is in her period, and at other times he does not want to have sex with her at all for a long period of time when she is ready for him! Such contradictory behavior is indicative of the fact that guidance is needed. This whole subject is of two components: the oath and the act of sexual abandonment itself. The *āyah* begins with an assessment of the oath,

And do not allow your oaths in the name of Allah to become an obstacle to moral excellence and God-commitment, and the promotion of peace between men, for Allah is All-Hearing, All-Knowing. Allah will not take you to task for oaths which you may have uttered without thought, but will take you to task [only] for what your hearts have conceived [in earnest], for Allah is much-forgiving, forbearing. Those who take an oath that they will not approach their wives shall have four months of grace; and if they go back [on their oath], behold, Allah is Much-Forgiving, a dispenser of grace. But if they are resolved on divorce, behold, Allah is All-Hearing, All-Knowing (2:224–227).

On the *āyah*, “**And do not allow your oaths in the name of Allah to become an obstacle to your divine commitment...**” previous Qur'anic commentators have indicated that he who utters the

oath should not allow that to become a barrier between him and doing what is right. There are also some hadith to this effect,

*Whoever swears an oath but then realizes that merit is contrary to the oath, should atone for his oath and step up and do what is applaudable.*⁵⁶

*A person who harms his folks due to a verbal oath carries the burden of sin when he should rather atone for his oath.*⁵⁷

The upshot of all this is that a person should never undermine good deeds by misspoken words. These good deeds are necessary for moral quality, *taqwá*, and a standard of behavioral caliber. If ever someone swears not to do something and virtue lies in doing it he should do it and atone for his emotional or nonsensical oath. Doing good work is more important than holding to an erroneous oath.

An example of this actually happened at the time of the Prophet (ﷺ), and one of his closest companions was involved. In the aftermath of what is referred to in Islamic history as *Ḥadīthah al-Ifk* — the Slander Incident, in which the Prophet's (ﷺ) wife 'Ā'ishah was accused of “having an affair” — Abū Bakr swore not to be on good terms with his relative Miṣṭah, who it was said had lent himself to the innuendo that had been circulating about 'Ā'ishah. But then an *āyah* in *Sūrah al-Nūr* was presented by Allah (ﷻ),

Hence, [even if they have been wronged by slander,] let not those of you who have been graced with [Allah's] favor and ease of life ever become remiss in helping [the erring ones among] their near of kin, and the needy, and those who have forsaken the domain of evil for the sake of Allah, but let them pardon and forbear. [For,] do you not desire that Allah should forgive you your sins... (24:22).

Upon hearing this Abū Bakr disclaimed his oath and paid his *kaf-fārah* (expiation).

Here Allah (ﷻ) makes it clear that He expects he who took an oath to pay this atonement fee (*kaffārah*) only if he was intentionally serious and deliberately rational when he verbalized the oath. There is no such *kaffārah* for oaths that are spoken in the heat of the moment, or as an emotional reaction to an event, or in any way “off the cuff.” These excited, frantic, or “wild-eyed” oaths are exempt, because, for all practical purposes, they should be meaningless,

Allah will not take you to task for oaths which you may have uttered without thought, but will take you to task [only] for what your hearts have conceived [in earnest], for Allah is much-forgiving, forbearing (2:225).

The types of oaths that may be considered idle talk or “idle oaths” (*laghw al-yamīn*) are: if you swear while you are in a rage, if you swear to consider something which is *ḥalāl* to be *ḥarām*, or if you swear while you are being coerced. These types of declarations need no amends.

The long and short of this matter is that those words spoken without a person’s forethought and measured intention even if phrased as an oath or vow are considered *laghw*, that is, vain discourse, nonsense, and an oath of no value. It is only those words expressed as an oath and backed up by a determination and a thoughtful intent of purpose that may be classified as an oath. If such is the case and the oath is not fulfilled, then a *kaffārah* is due. If such a “valid” oath is expressed but the content of the oath is substandard in terms of Islamic norms and principles, then the oath has to be violated and amends, both public and monetary, have to be made. Such oaths have to be violated because their content is a promotion of evil and a demotion of virtue.

For reasons pertaining to the innermost thoughts of people and what really goes on in their minds and hearts Allah (ﷻ) rejoined all this by concluding, “...for Allah is All-Hearing, All-Knowing.” And for those whose tongues slip and whose emotions are high and who mean no harm, Allah (ﷻ) comes back to them saying, “...for Allah is much-forgiving, forbearing.” With these

words man and his unstable human nature should know that Allah (ﷻ) knows how to deal with the most private of man's deepest thoughts and motivations.

After clarifying the issue of false oaths, the *āyāt* turn to the man's conduct of *ilā'* (sexual abandonment) as well as his apparently incontrovertible statements in so declaring. This bit of guidance is provided for the situation when a husband swears that he will not sexually approach his wife either indefinitely or for a stated period of extended time, possibly months or even years.

Those who take an oath that they will not [sexually] approach their wives shall have four months of grace; and if they go back [on their oath], behold, Allah is much-forgiving, a dispenser of grace. But if they are resolved on divorce, behold, Allah is All-Hearing, All-Knowing (2:226–227).

During the course of marital life, some psychological factors related to how a husband is dealing with his own preoccupations, emotions, and impulses, or a run-in with wife and material world may contribute to forswearing of any sexual activity with his wife, and for a considerable time period. This is an undisguised affront and trauma to the wife. She begins to feel this emotional wound on her nerves and her psyche. Her femininity is assaulted with insolent and rude behavior by the husband. This creates between husband and wife a dysfunctional rift, which may also have its fallout on the children, and with time it may undermine and ruin the family all together.

The concept of *ilā'* is not abolished by Allah's (ﷻ) words. What Allah (ﷻ) disciplines and sorts out in this context is the male chauvinism that has the potential of oppressing his female complementary half. This moderated or mitigated *ilā'* may serve a purpose when a wife becomes arrogant, psychologically detached from her husband, and so self-centered that she begins to fluster her male complementary half. If this is the case — and there are times when a wife subconsciously corners her husband into taking correc-

tive action — then he may take some controlled and composed measures. But, in the end, when the emotional dust settles within a reasonable time, the two will find out they just needed some psychological adjustment. And life returns with vim and vigor.

In the course of all this the husband has no license and no permission to be harsh, untactful, or selfish. Such male behavior may lead to female counter-behavior leading the wife to look for a new husband.

In order to restore marital harmony, which is the desired state, and to preempt the unexpected, ‘*ila*’ has a time definition. There is a ceiling on *ilā*. It cannot be more than four months. This takes into consideration the sexual tolerance, flexibility, and demands in human nature, both male and female. This time frame does not permit a woman to be conclusive about her man, provided, of course, that he is observant of his Islamic moral character. She has no right within the span of four months to begin to show interest in another man.

This sexual separation period is also applied to soldiers, troops, and combatants whose duties and assignments take them away from their wives and families. For the reason stated in this *āyah* they should not be permitted to stay away from their wives for more than four months. And this was the policy that was implemented by the commanders who had to make such decisions in the years and generations after the Prophet (ﷺ).

This time period should be enough to test how willing both spouses are in coming back together and eliminating the irritants that led to such remedial behavior. But then if this four month period proves the disparities and inconsistencies in the relationship to be insurmountable, then divorce becomes a serious option to consider. And if such proves to be the case then the marriage has to be untied. The wife should regain her freedom to exercise her option to divorce if divorce is unavoidable. Either he divorces her or she has the judge divorce him from her. In this inescapable consequence each will have an opportunity to be a complementing and full-fledged spouse of another husband and another wife. This necessary option preserves the wife’s and the husband’s dignity, chasti-

ty, and honor. Both are spared cheating on the other and an artificial relationship that is bound to have negative consequences somewhere and some time in the future.

And herewith is another sincere attempt at placing a standard of justice inside the latent secrets of the heart, inside the innocent feelings of family members, and inside the flow of social contacts and interpersonal relationships.

Handling the Trauma of Divorce with Fairness and Equity

If husband-wife relations take a turn for the worst, the compassionate and careful words here conduct the apparently incompatible parties out of their high-strung quagmire. Allah's (ﷻ) instructions for conducting a separation satisfy the mind's desire for a mutual solution, but diminish the strong feelings that may make things even more difficult than they were. The issue of separation ultimately leading to divorce, a disunity of husband and wife, is complicated by some other key matters, and thereby, the subject is conscientiously presented with details of *'iddah*, *fidyah*, *nafaqah*, and *mut'ah* (a time period of separation, financial redemption, living allowances, and libido satisfaction). These are personal, family, and social dimensions of a *ṭalāq* (divorce).

The divorce process begins with a conscious observance of a time period for reconciliation,

And the divorced women shall undergo, without remarriage, a waiting-period of three monthly courses, for it is not sanctioned for them to conceal what Allah may have created in their wombs, if they have a trust in Allah and the Last Day. And during this period their husbands are fully entitled to take them back, if they desire rapprochement; but, in accordance with justice, the rights of the wives [with regard to their husbands] are equal to the [husband's] rights with regard to them, although men have a degree [of precedence] over them [in this respect]. And Allah is Almighty, Wise (2:228).

The waiting-period (*iddah*) referred to here in this *āyah* is three menstrual periods, according to one *fiqhī* interpretation. Or according to another one, it is three cycles of menstruation, each cycle constituting the amount of days it takes to be cleansed of the flow of blood associated with each period. As the difference is a technical one, both interpretations appear to be valid.

The choice words of the Qur'an impute a gender difference between male and female as Allah (ﷻ) teaches the wife "in divorce" to withhold and restrain herself. This is not said to the husband. The inference is that the female is the one who is able and created, to attract, appeal to, and draw in the male. And this tri-cyclical duration of time, three menses, should be observed by the wife as a period in which she should be conscious of this "power" of hers and constrain it from fetching or pulling into her "emotional net" another man while she is in the process of disengaging from her husband. Human nature in its feminine form is apt to prove to itself that it is capable of beginning another and new marital life, and that the previous marital "failure" was not due to her "deficiency" or "incompetency." Feminist "superiority" has to establish the fact that men naturally gravitate to it.

The unnoticed and unspoken dynamic at work in marriage and divorce is the fact that men succumb to the physical beauty and personal magnetism of women and consequently are propelled to marriage; or they are so "injured" by the emotional apathy and ostentatiousness of womens' egos that they are driven to divorce. In both cases man is the obvious physical initiator and terminator of the marital relationship and in both cases the woman is the inconspicuous emotional initiator and terminator of the marital relationship.

It is because of this delicate dynamic that women are required by Allah (ﷻ) to observe this waiting-period so that their wombs are also free of this "past" marital relationship. Women cannot go on and exercise their "power of attraction" before they bear witness to the fact that their female internal reproductive organ is free of the husband's physical and emotional attachment and consequences. Once this is thoroughly established throughout three periods of menstrual blood-flow and both are convinced that they have

to go their separate ways, then and only then may an ex-wife exercise her feminine splendor and charm, “...for it is not rightful for them to conceal what Allah may have created in their wombs, if they have confidence in Allah and the Last Day...”

In other words their status has to be disclosed: if they are pregnant they should say so and if they are menstruating they should say so. One expression of trust in Allah (ﷻ) is for a committed Muslim woman to state her condition in such circumstances because that in a sense is a barometer of her *imān* in Allah (ﷻ) and the Concluding Day.

This *āyah* puts government outside of people’s private affairs. It is not up to an intruding government to establish whether a wife is pregnant or not. It is up to her God-sensitive conscience to establish that fact. This is one way of having morality substitute for legality. No Muslim woman who feels Allah (ﷻ) in her heart should deny the facts about her pregnancy or nonexistence of gestation during this *‘iddah*.

The flip side to the physical component of this time-period averaging around 100 days is to test whatever affection there is between the two. This time period may tap on a powerhouse of shared feelings and common emotions that may dwarf any darting moments of sexual distractions, a bothersome mistake, or self-righteous self-pride. Sometimes feelings of “self-rage” and “bursts of anger” need a cooling-off period so that those original and unfocused feelings can regroup and interdict the polarization between a woman’s emotional “superiority” and a man’s “physical” superiority. Once these connected and conjunctive feelings surface — and this needs some time — then they will eclipse the ego’s spike. In normal couples, average marriages, and regular relationships there is always a strong sense of keeping together and binding forever. Hearts tendered by Allah (ﷻ) and minds focused on Allah (ﷻ) know that divorce is the least favorable license He has given man. Divorce is like amputation; it is only done when no other remedy works. In other areas of this Qur’anic field of knowledge there are further instructions about the earnest and conscientious activities that precede divorce. Divorce, if it comes to that, also has to be pro-

nounced when a wife is free of a gestation period. These “time breaks” are meant to take the sting out of a husband or a wife’s sharp “feelings” that if left to the spur of the moment will end in a termination of marital ties and bonds. A man has to wait for a wife’s “fertility cycle” to commence the *‘iddah*.

Divorce is not a “one-shot” performance. There are “rounds” to a divorce. During the first round, of the three menses cycles, the couple test their innermost feelings about each other. And during this round, in which they both wrestle with their internal selves and how they feel toward each other, if they discover they are still meant for each other, then they have all the encouragement to return to their glandular and innate feelings, **“And during this period their masculine mates are fully worthy to take them back, if they desire accommodation [and adjustment].”**

“This period” refers to the duration of the *‘iddah*. If the husband comes to realize that he is able to “reintegrate” into a good-natured and conformable wife without forcing her to compromise her sense of dignity and personal manner, and without having to endure a tit-for-tat relationship that is tainted with revenge and haughtiness, then he should resume marital relations as before.

“But, in accordance with just treatment...” In this case, if the wife is divorced, she should expect a balance of “rights” and “duties.” Wives in this condition are counseled to be watchful and cautious of what Allah (ﷻ) may have “in the act of creation” in their wombs. The husbands are also counseled to have clean intentions and no bad feelings if and when a resumption of marital relations is desirable and suitable. A man is counseled to bear the financial burden of the wife while she is in her *‘iddah* period.

The rights of the wives [with regard to their husbands] are equal to the [husband’s] rights with regard to them, although men have a degree of proportionality over them [in this respect]. And Allah is Almighty, Wise (2:228).

In the humble opinion of this writer, this proportional degree of men over women is context specific. In this specific context of a

divorce procedure the man has a proportional say over a woman inasmuch as he has the right to initiate a marital resumption during the session of *'iddah*. In the language of the *faqīhs*: the husband has the right of reintegrating her into his *'iṣmat al-nikāḥ* (the bond of marriage or the marital knot). This is so because it is the man who originates the divorce in its physical dynamics. It is not logical that he is the one who sets the divorce process into motion and she is the one who suspends it and brings him into *'iṣmat al-nikāḥ*. It is in the nature of masculine-feminine relations that the man launches the physical integration (marriage) or disintegration (divorce). For this “physical” reason a man has a degree of “rank” over his wife. And this does not mean that man is “superior” to woman, or that females are “inferior” to males. Many Muslims fall into the absurdity of male chauvinism when they take Qur’anic meanings out of context.

“And Allah is Almighty, Wise.” This is a kind reminder from the Creator of both sexes that He is Almighty — a reminder for men — and He is Wise — a reminder for women.

The next section is about the number of “divorces” or attempted divorces. It lays down the divorced wife’s right to her dowry, and the divorcing husband’s inability to reclaim any of this dowry, with only one exception. The exception is *the interlocked wife*, a wife who feels “bolted” by her marriage and fears that her imprisoning relationship with her husband and the extent to which she detests it may lead her into temptation with another man. In this case a wife may “redeem” herself from this type of marriage by relinquishing all or part of her dowry.

A divorce may be [revoked] twice, upon which the marriage must either be resumed in fairness or dissolved in a goodly manner. And it is improper for you to take back anything of what you have ever given to your wives unless both [mates] have cause to fear that they may not be able to keep within the limits set by Allah, there shall be no sin upon either of them for what the wife may give up [to her husband] in order to alleviate herself [from the marital relationship]. These are the

confines set by Allah; do not, then, breach them, for they who breach the thresholds set by Allah — it is they, they who do wrong! (2:229).

Marriage and divorce are matters concerning the deepest human feelings of attachment and detachment to another human. And because these feelings are so profound, one decision to divorce may not be sufficient. That is why reconciliation is permissible after the first decision, and again after the second. But after two periods of divorce, each consisting of a period in which the spouses separately explore their feelings, the third time around is decisive and conclusive. After the third round of divorce is determined, the husband and wife are legally and practically divorced and may not marry one another again unless a certain condition is met. This is stated by the following *āyah*,

And if he divorces her [finally], she shall thereafter not be lawful to him unless she first takes another man for husband; then, if the latter divorces her, there shall be no sin upon either of the two if they return to one another... (2:230).

What is stipulated here is that the wife must first be married to another husband. If this marriage fails as well, then she and her previous husband have Allah's (ﷻ) permission to consider remarriage. This second marriage must be with the intent and purpose of a normal marriage, and must be intended to be permanent; only if this marriage then falters and fails, and itself ends in divorce, may the wife then reconsider marriage with her first husband, provided she does this of her own free will.

It is said that the reason for this scriptural instruction was a common practice of men, who used repeatedly to pronounce a divorce and then return to normal relations during the period of *'iddah*. This matter came to a head when a man in Madinah told his wife that he would never assume marital responsibility for her, nor would he ever divorce her. She asked how that could be, and was told

that he would divorce her, then, as her *'iddah* draws near, he would “take her back” as a wife, and then divorce her again, for an indefinite period. The wife brought this issue to the Prophet (ﷺ), and so the above *āyah* was revealed, “**A divorce may be [reversed] twice...**”⁵⁸

Thenceforth, divorce was no longer an open-ended affair; it had been defined, confined, and refined. Men could no longer “abuse the process.” During the first round of divorce the husband is given the latitude of potentially rescinding his decision and resuming normal marital relations. The same is true for the second round of attempted divorce; the husband may resume full marital relations with his wife within the *'iddah* period. If things work out and the couple appear to be happy together, then a divorce has been averted. But if they once again cannot reconcile and adjust, then a third decision to divorce is final. If this attempt ends with no reconciliation during the *'iddah* period, the divorce is irrevocable. The wife must now be married to another man and then divorced from him before remarriage to her first husband is permissible.

These stages to the formal termination of a marriage are meant to test the strength of feeling of both spouses, which are not generally easy to sort out. The untangling of “love” and nuances needs sincere attempts to ascertain whether the “marriage” can be reclaimed, or whether “divorce” is really necessary. The first two rounds can be regarded as experiments to test the feelings and commitment of the husband and wife. If the matter remains undetermined to the point of a third divorce, this is evidence that there is not enough passion and commitment for them to overcome their differences.

Whatever the peculiarities of any particular case may be, divorce is a last resort solution, when everything else has failed. During the third round each spouse must know that the wife, if she is to remain a wife, should have a fair and equitable status in the family if the marriage is to survive, otherwise she should be released in a noble and honorable manner. After this third round, the wife is entitled to a new and dignified relationship with another husband of her choice, without any hindrance from her previous husband or his family.

A husband may not claim any financial dues from his wife in the case of a divorce; nor may he withhold the dower he owes her. A wife, however, may forgo a portion of her dower, or waive it altogether, if she feels that her marriage to her husband is untenable and intolerable. If she wishes to end her marriage not because of any failure on her husband's part, but because she fears that maintaining it may lead her to the temptation of improper behavior, she may ransom her way out of it by forfeiting all or part of her dower. In doing so, she should realize that she is unmaking a family not for any wrong by the husband, but for reasons of her own emotions and perceptions. If there were other shared resources during the marriage that the husband provided for his wife, she may also return those to her husband if that is what it takes to normalize her human feelings and her relations with him. This is another of the ways that Allah's (ﷻ) divine guidance takes account of human realities and weaknesses. Sometimes our emotions are beyond our control. No wife should be locked into a marital "hell." And nor should any husband have to pay for his wife's freedom if he is not at fault in the breakup of marital relations.

The result of these *āyāt* is to convince the Qur'an-abiding Muslims that there is no benefit in forcing a wife into a lifetime of marital torment. There can be no wholesome husband-and-wife relationship when negative feelings are preponderant between them in their daily lives. To this end Allah (ﷻ) concludes this important lesson by saying, **"These are the bounds set by Allah; do not, then, be in violation of of them, for they who violate these demarcations set by Allah — it is they, they who are abusive!"**

But non-scriptural and pseudo-scriptural societies do violate these limits. Western industrial and money-making societies are materialistically technical to a fault. But they are as humanistically and socially as undeveloped as one would expect people to be when they throw scripture to the winds. For most of the past two millennia, Western society has had at its core a contract binding together a man and a woman in matrimony for life. Now this post-religious, secular contract is falling apart. Men and women still feel they want to enter it. But, in barely 50 years, cohabitation before

marriage has become the norm in many Euro-American and Afro-Asian countries; 40% of American children are born out of wedlock, and the assumption that marriage is for life has vanished. 40% of American first marriages, and an even higher proportion of second and subsequent ones, now end in divorce.

The “Biblical” materialists from their pulpits and podiums do not care to take a careful self-critical assessment of how and why marriage, having endured for so long, is now in such a mess. The old “quid pro quo” version of marriage, in which men supported their wives financially and women in exchange cared for them and their children, has broken down. Meanwhile, the new marital model of equal sharing at home and at work has not yet been realized. Certainly there is a suspiciously close correlation between the rise in women’s employment and their earning power relative to that of men on the one hand, and the rise in marital breakdown on the other. Many women no longer need men to support them and their children financially; in addition, once out in the workplace, women whose marriages are not happy may find new and preferable partners. Going out to work may not increase conjugal unhappiness, but it certainly gives wives an easier way out. **“These are the dividing lines set by Allah; do not, then, trespass...”**

As that escape route began to open up in the middle of the 20th century, it seemed to promise release for those wives whose marriages were torture. Secular laws until very recently subjugated women to their husbands. Not more than 150 years ago the common understanding was that a husband represents his wife in the political and civil order. Less than a century ago, the Supreme Court could still define a husband’s right to exclusive sexual intercourse with his wife as “a right of the highest kind, upon which the whole social order rests.” The exemption from the courts of marital rape began to disappear only in 1984.

Even now, many would say, men get a better deal from marriage. On a whole range of measures of mental health — suicide, depression, nervous breakdowns — single men do worse than married men, but single women do better than their married sisters. Husbands, it is often reported, like being married more than their

wives do. The burden of combining child care and family obligations with employment falls mainly on women.

So it may not be surprising that many women, given the financial and legal freedom to escape from marriage, head for the divorce courts. But it is still not clear whether divorce really makes people happier. Some recent studies suggest that marriage increases health and happiness for both sexes. Some of those gains seem to come from the sheer economic efficiency of marriage: two people can save money by living in one household and specializing in, or even sharing, the work of supporting it. By just getting married a couple can boost its standard of living by about a third.

With the increasing divorce rate has come a sobering realization: the interests of individual family members may not coincide. What makes quarreling parents happier, that is, a potential divorce, may not necessarily make the children happy. A growing body of evidence suggests that children of divorce, compared to those who lose a parent through death or whose parents' marriage survives, are more likely to have problems at school, to drop out of education, and to have difficult relationships.

If, as seems possible, children are the victims of the "liberation" of women, how should human societies and governments respond? By returning to the tax regime that favors married couples? By making divorce harder to obtain? Or by turning to God's help, God's teachings, and God's care? Marriage is not merely a private arrangement between two people. It requires public affirmation, and carries distinct public rights and benefits. Over the years, governments drifting away from heavenly values and laws have whittled away at these special rights and extended them to other relationships. The failure of marriage caused by secularization and materialism should be, by now, a wake-up call for all decent and honorable people. The private advantages that come from a marriage that is rooted in the deepest human emotions, and the blossoming of that relationship into affection and love under watchful and caring divine authority, is the issue of our day. The freedoms and responsibilities that Allah (ﷻ) has allotted to both sexes have to be proportional and reciprocal; they have to be sustained and

nurtured by both sides. And this can be done only if man observes the “limits” that Allah (ﷻ) has outlined. Otherwise, marital life is one of intrusion and offense.

And if he divorces her [finally], she shall thereafter not be lawful to him unless she first takes another man for husband; then, if the latter divorces her, there shall be no sin upon either of the two if they return to one another, provided that both of them think they will be able to stay within the bounds set by Allah; for these are the demarcations of Allah which he clarifies to people who reason (2:230).

The third round of divorce is the cliffhanger. If the couple is unable to come back together, then they do have a problem. If they sense that a “chill” has set into their common zest and mutual love and respect for each other, it is time to call it quits. Each spouse should now be free to look for a new life-partner.

When this deep-freeze sets into the couple’s dealings with each other, both of them have realized they are no longer able to offer their souls to each other. Marriage is meant to be a form of *‘ibādah* or conformity to Allah (ﷻ). But there is no conformity through psychological, religious, legal, or emotional coercion. This third effort at divorce places everything in the balance: all the emotional affinities, all the common responsibilities, and all the financial obligations. And what is required in this affair is practicality as well as compliance with scripture while remaining true to the sense of duty and compassionate to the innermost feelings of the mutually incompatible couple.

If divorce is finalized the wife may go on to seek a more suitable mate. If this subsequent marriage is a success, then she has found her befitting mate. But if this new union also fails, then — and only then — she may have the sanctioned prerogative of returning to her first husband, provided they both now feel that they really were meant for each other. This too is limited by Allah’s (ﷻ) words, “...provided that both of them reckon they will be

able to keep within the limits set by Allah which He makes clear for people who think cogently.”

These *āyāt* are meant to highlight our ability to think, reason, and reflect on what Allah (ﷻ) is saying to our minds, hearts, and souls. Allah (ﷻ) did not leave us as intellectual orphans going around in social and experimental circles. He is a refuge for those exposed to potential failures and likely losses. It is our choice: either we center our lives within the mental capacity to understand what Allah (ﷻ) is saying, or we decide to “go our own way.” On balance, the former choice will make life measured and well-fixed, while the latter will turn our lives into continual problems and difficulties.

And so, when men divorce women and they are about to reach the end of their waiting-term, then the men either ought to hold on to them in a decent manner or let them go in a decent manner.

But do not hold on to them against their will so as to cause pain [to them], for he who does so sins indeed against himself. And do not take [these] *āyāt* of Allah in jest; and recall the blessings of Allah to you, and all the Scripture and the sagacity which He has bestowed on you from on high to counsel you with; and remain alert [of Allah], and know that Allah has full knowledge of everything.

And when you divorce women, and they have reached the end of their waiting-period, prevent them not from marrying other men if they have agreed with each other in a sensible manner. This is to exhort every one of you who is committed to Allah and the Last Day; it is the most lofty [approach] for you, and the undefiled. And Allah knows, while you do not know (2:231–232).

Life as outlined in this vital Book has to be good-natured, and man has to act with good intentions; whatever the outcome of a divorce, relations between spouses should always be characterized with good behavior and mannerly demeanor. It is out of order to have recrim-

inations and vindictive feelings as a result of a divorce. If man is centered in and on the physical grandeurs of worldly life and has no concern for the Convening Day, then he is apt to fall into the negative effects and corrosive notions that flow from some divorces. But if a man is absorbed into Allah's (ﷻ) reality and has his sights fixed on the Concluding Day, then normality will be the order of the day in the aftermath of divorce proceedings. Man can now really appreciate the soothing effect of his commitment to Allah (ﷻ). He knows that being vigilantly attentive and mentally responsive to Allah (ﷻ) is enough to dwarf whatever financial sacrifices were made in the divorce process and whatever time may have been "lost" in an unsuccessful marriage. Normal human interaction and relations, under God, should always be well-meaning and gracious, even during and after a traumatic divorce.

Human society as it was before the codification and legislation of Islam, known as *jāhiliyah*, treated women harshly and condescendingly. As a baby, she would at times be buried alive. She would grow up in conditions of discrimination, difficulty, and disgrace. If she were wed, she was considered a man's property and plaything. His horse and camel could have had more value and meaning to him than his wife! If he divorced her, she would be left in a state of suspension, unable to marry another man until her previous one granted her permission to do so. At times, if she wanted to rekindle her marriage with her previous husband, she would be pressured not to do so by her own family. Generally speaking, women were considered by scripture-deniers to be a sub-species, a lower class. This seems to be the case anywhere and anytime on earth where God's words are forgotten or disregarded.

Some materialists and secularists claim that women in the modern West have achieved unprecedented honor and status. The reality is very different. To take one example, the NATO (North Atlantic Treaty Organization) Staff Bulletin reported late in 2000,

NATO was jolted this week by an internal article alleging that alliance headquarters is a sexist jungle stalked by middle-aged men who leer at female staff members

and pester them with suggestive remarks. They “home in like heat seeking missiles on attractive younger women,” make comments about sexy underwear and swimsuits and stand too close at “boozy receptions,” according to a female staffer at the alliance who withheld her name. The organization should shake itself out of 50 years of complacency and wake up to the second class treatment and sexual harassment its female staff are subjected to, the anonymous writer demanded in NATO’s latest staff bulletin.⁵⁹

Compare this “civilized behavior, representative of the “officers and gentlemen” at the highest levels of the Western military establishment, with the words of Allah (ﷻ) that go into the depths of women’s feelings and mold practical behavior that make marital relations and family life a haven of honesty, respect, and understanding. The above *āyāt* make it clear that man and woman were created from the same source and share the same nature. They elevate male-female relations in the family nest to the level of worship, reverence and love. All of this comes from the fact that Allah (ﷻ) has honored and dignified the descendants of Adam and Eve (ﷺ): male and female, black and white, rich and poor.

And so, when you divorce women and they are about to reach the end of their waiting-term, then either retain them in a fair manner or let them go in a fair manner. But do not retain them against their will in order to torment [them]... (2:231).

This *āyah* orders that before the divorcee’s waiting-period ends, a man must decide whether he wishes, with the best of intentions, to return to his wife and resume a normal and equitable marital life; or he accepts the end of the marriage, thereby releasing the wife from the marital relationship, and allowing her to go her own way in life. In the latter case, her former husband can no longer place any limits on her future choices and decisions.

This is a corrective measure to a culture in which men routinely oppressed women. One method of this was that men could indefinitely suspend their marriages without completing the divorce process, thus leaving the unfortunate women in a permanent state of suspension, being neither married nor free from marital ties. But this particular type of male behavior, in the specific circumstances to a historical Arabian Peninsula society at that time, is not the only target of this *āyah*. It also outlaws any similar and comparable forms of male chauvinism, abuses of power, vindictiveness, cruelty, and malice wherever and whenever they may exist.

At this point the *āyāt* of Allah (ﷻ) begin to tap on the “internal government” inside every human being, that is, the conscience. Allah (ﷻ) draws on the element of moral sensitivity and the way human nature is created to observe a Living God in its public and private matters. Cultural and traditional contaminations have to go; the conscience has to emerge unbowed and winning,

But do not take them back to harass them, for he who does so mistreats himself. And do not take [these] *āyāt* of Allah in a frivolous way; and recall the blessings with which Allah has graced you, and all the disclosures of Scripture and the wisdom conferred on you from on high to become your word of guidance. And remain vigilant of Allah’s [power presence], and be wise to know that Allah has full knowledge of everything (2:231).

The holy Scripture is emphatically declaring that whoever obstructs or bothers his ex-wife is mistreating and abusing himself. After all she is his counterpart, and also his “sister” in Islam. He and she come from the same origin. So if he badgers or annoys her he is doing it to himself. He may also bear the burden of placing her in a “reactive” or “irrational” frame of mind.

These holy words are meant to diffuse the complications that come in husband-and-wife relations, particularly when the marriage breaks down. A marriage should be shaped and framed by

honest feelings and serious relations. No man in his right mind and fervent heart should abuse this process. If Allah (ﷻ) seeks to help the husband determine whether his relationship with his wife is sustainable or not, then no man should ever countenance the notion of inflicting any harm, emotional or physical, upon his wife. And if that type of man does that sort of thing, then he is taking Allah's (ﷻ) instructions lightly or even superficially. And yes, there are these types of husbands with Muslim-sounding names and Muslim-looking features. Among the travesties that are presented as Islamic practice is that of cutting short the three stages of divorce, which together would take close to a year, by allowing the husband to effect a total and final divorce simply by saying the word *tallaqtuki* (I divorce you) three times on a single occasion, which can be done in less than three seconds. This a ploy to “rush to divorce” as if it is the only choice, without any attempt at a process to see whether troubled marital relations can be repaired. Such a license totally by-passes all the rights and responsibilities that Islam places on both parties of a marriage, and makes a mockery of these *āyāt* and Islamic procedures directed at maintaining social justice and ensuring civil rights.

When Allah (ﷻ) entreats human beings to recall His grace and privileges upon them, He wants them to consider the qualitative change in their lives when their abiding commitment to Him turned them away from being creatures of their lusts and ignorance. Across America, it is easy to find politicians and civic leaders decrying the prevalence and social cost of divorce. It is far harder to find a consensus about what, if anything, policymakers should do in response. An array of proposals has reached legislative hearing rooms; few of substance have been enacted. No state has followed Florida's example in requiring a marriage-education curriculum for students in public high schools. Only one state, Arizona, has joined pioneering Louisiana in approving covenant marriages, in which couples voluntarily impose limits on their ability to divorce. Despite the setbacks, including rebuffs of covenant-marriage bills in more than 20 legislatures, supporters of the so-called “Marriage Movement” are encouraged. One says, “At least marriage is back on

the Agenda... and I find that amazing.”⁶⁰ Another supports covenant marriage and several other proposals created to discourage divorce, but is not surprised at the wary reaction of many legislators. He says,

We are treading on very sensitive ground. We’re just surfacing from a generation of living in a culture of divorce, and questioning whether it was everything we hoped it to be. It’s a bigger step from questioning, and realizing there are real problems, to saying we ought to do something about the problems.⁶¹

Different tactics have been tried in other states to curb divorce. In Minnesota, one of the most liberal voting states in the union, the governor vetoed a bill in March 2001 that would have lowered marriage-license fees for couples who seek counseling before tying the knot. The governor said, “I do not believe that government has a role in marriage counseling.”⁶² In Wisconsin the same year, a federal judge struck down a new state law that earmarked \$210,000 in welfare money to help members of the clergy to encourage mentoring of younger couples by long-married couples. The judge said that the law unconstitutionally favored ministers over lay people such as judges or justices of the peace.⁶³

These debates in modern America echo many of the issues and problems of the *jāhiliyah* 1,500 years ago. Indeed, all non-Islamic societies can be said to have problems when it comes to human principles, individual values, and moral standards because they are based on the denial of God’s authoritative divinity and the value of the guidance He has provided. Such systems, whose defining feature is ignorance, can be characterized as *ignocracies*. All capitalist, socialist, nationalist, and non-scripture based ideologies and political philosophies are ignocracies, even if they sugar-coat their reality with science, technology, and “modernity.”

For most peoples under the spell of American and European fetishes and obsessions, morals are merely to be honored as a matter of individual choice; they have no influence on the rights and

wrongs of pluralism and its associated behaviors, policies, and communal activities. Euro-American culture could never project a confident and cogent relationship with God. So, God in their public behavior and even in their private lives is not the reference of obedience. Western moral philosophers want to discover how these rules are justified, and the logical consequences of moral or ethical beliefs.

Two significant ethical systems emerged in the wake of the 18th-century “enlightenment.” The first, that of the German philosopher Immanuel Kant (1724–1804), was based on “rationality” and attempted to show how any rational being would agree to universal moral laws. Its influence has been immense, and modern philosophers still use Kant’s ideas as a starting point for discussions on morality. The other was Utilitarianism, proposed by British philosopher Jeremy Bentham (1748–1832).⁶⁴ Bentham believed that he had found a scientific approach to morality based on happiness.

Critical philosophers of the 19th century were less certain that universal moral values could be upheld. For the German Karl Marx (1818–1883), morality and ethics were part of bourgeois ideology: sets of ideas that ignored the exploitative economic arrangements of society and contributed to “false consciousness.” Friedrich Nietzsche (1844–1900) looked at the origins of morality and, like Marx, saw moral systems as arising from the interests of social groups. For Nietzsche, individuals had to go beyond accepted morality to create a new morality for themselves.

In the 20th century, there was growing pessimism about the possibility of a universal moral system. The French philosopher Jean-Paul Sartre (1905–1980) emphasized the subjective judgments that an individual must make in order to create his or her own moral code.⁶⁵ Anglo-American philosophers have wondered whether philosophy can say anything meaningful at all about what is right or good! For these analytic philosophers, the role of philosophy is to analyze how people “use” moral concepts, rather than to say what morality ought to be. Writers like A.J. Ayer (1910–1989), an English professor, suggested that moral statements simply express the moral sentiments or attitudes of the individual, and that philosophy has no way of evaluating which set of moral statements is best.⁶⁶

All of this amounts to a state of uncertainty that comes from man's inability to state with confidence the truth about human relations, from husband-and-wife relations to nation-state relations. A devout Muslim is awestruck when he recalls the words of the Qur'an as it builds a confidence-centered family and the confidential contours of human psychology, knowing that this is the certain and absolute truth of the matter. The contrast with the meandering uncertainty that is expressed and implied by the "towering" philosophers of what they call the age of enlightenment and what we call *jāhiliyah* (ignocracy) is massive. In today's ignocracy, marriage is a matter of lust or interests, if indeed there is a marriage. There have been many trends to avoid marriage. And when a marriage runs into difficulties there are no means to turn to salvage the marriage. It seems like modern materialistic societies have chased peace out of their homes, setting up their family structures for a rancorous collapse.

Reading these *āyāt*, the impression is obvious that Allah (ﷻ) wants man to have a government on earth. And that government has different levels. The first level, though is not local government; it is the government of the conscience — a government that is constructed inside a person's sense of right and wrong, his moral sense. There are many commands in the Qur'an that are, in essence, building blocks for this "unseen" government. At this level, with Allah's (ﷻ) supervision and care, man begins to construct his earthly government in the image of his God-given conscience and his God-imparted confidence. So that later on, when the government of the courthouse comes into being, it is an extension of the conscience that has been raised by the Justice-Giver and explained by His words of equality and fairness. This is an often overlooked aspect of *tawhīd*. If Allah (ﷻ) is One, it follows that His moral authority and His legal authority are also one: they do no conflict, they do not diverge, and they do not lend themselves to other rival or competing "authorities."

This transformation that devout Muslims experience is by its nature an issue to ponder. Before gaining this moral and social high ground, these individuals and communities were at the end of their

line. They were trapped in the materialistic and corporeal world around them. Their physical existence was defined by their sensual needs and wants, and their sensual arousals were body-specific and body-centered. But after discovering a relationship with Allah (ﷻ), they began to realign their selves and their priorities with this “new” force in their highly principled selves. Before, the outhouse was the limit; now, the limit would be outer space.

One cannot get a feel for the transformation that occurs when people bind to God unless they visualize where people are when they break from God. This *tafsir* is being written in an American and Western society that is characterized by its alienation from God. For the average man in the street, God may or may not exist. For those in authority in this land, God is irrelevant. One cannot speak about moral policies or moral administrations without being dismissed as a crack or a moron. Fervent people of scripture look around and ask, “Why do liberals think of God in such a human way and of humanity in such a godlike way?” They say God is “learning” from the human experience, and is therefore a work in “progress” and “development” and that He has feelings and needs. And some conservative Evangelicals and Bible-toters even want people to think that God has a human body that humans can dominate or crucify. And they also say that we humans should “realize our own inner divinity.” Why do they resent the relationship of dependence between man and God? Why do they damn the distinction and trash the transcendence? The immediate answer is a fairly obvious and traditional one: ever since Iblis broke from Allah (ﷻ) by disobeying Him, these humans in his image resent being number two, and hate what they see as the authoritarianism of Number One.

What bothers the liberal conservative and the conservative liberal? Almost every major issue that Allah (ﷻ) has elucidated about self, spouse, and family has become a matter of dispute and even hostility in the West. Sexual relations, in their world, have to be earthly and carnal. They wield their police, security, and even military forces to take issue with any systemic and scriptural guidance pertaining to abortion, contraception, homosexuality, divorce,

feminism, “inclusive language,” and priestesses. The secular liberals and conservatives want to undo all ties between people and their Maker and Creator.

Albert Camus said that future historians will summarize modern man in two statements, “He fornicated and read newspapers.” Similarly, the collision of civilizations can be summarized by comparing two opposite societies: one society’s families are falling apart and the other has very strong family relations.

Given the high divorce rate, today’s young women who have come under the spell of Western civilization cannot rely on marriage for any sort of security. Neither men nor women have the time or a pressing desire for marriage, especially when they can get some marriage-like benefits without it. So they put it off and enter into “relationships” that offer some combination of sex, companionship, convenience, and economies of scale.

Men may be able to pursue their careers singlemindedly in these societies during their 20s and postpone marriage until their 30s without compromising their fertility or opportunities to find a suitable mate, but women cannot. Just at the moment when they are ready to settle down and share the pleasures of life with similarly successful mates, they look around and find that many of the most desirable men are already taken. What is left is an odd assortment: married men who want a girlfriend on the side; divorced men with serious financial, child-custody, or ex-wife problems; and single men who invite suspicion simply because they are still single. These mating patterns lead to a common complaint among upscale single women in their 30s: there are no good men left.

Seeking the affections of a woman for the purpose of marrying her is out. Marriage is in decline; a new mating system is emerging, with its own complications and confusions, including the conflict that faces “high-status women.”

But when did all these problems begin? They began when humans, male and female, decided to throw God out of their lives. Before that they had to run Him out of their conscience. They attempted these two acts by psychobabble and political propaganda. But in this process they were deceiving themselves, because

God is so entrenched in human lives and in human existence that no attempt can ever be wholly successful in expelling God out of self and society. It is this well-grounded relationship with Allah (ﷻ) that comes from understanding the distance between an ignocracy (a social unit that ignores and snubs its God) and an Islamic social reality that acknowledges and accepts Allah's (ﷻ) advice when He says, **“And recall the blessings with which Allah has graced you... And remain on guard [when it comes to Allah], and know that Allah has full knowledge of all” (2:231).**

This is an implicit reminder of the consequences of abandoning Allah's (ﷻ) guidance. In other words, these curative *āyāt* will bring us benefits if we honestly adhere to their meanings. But then if we choose to disregard these meanings, we will set ourselves up for the consequences, which may be traumatic and painful. Families will come apart, children will suffer, and societies will collapse. Juvenile delinquency, spousal abuse, and social vice are the consequences of the absence of *taqwá*.

It was reported that a man during the time of the Prophet (ﷺ) had given his sister in marriage to another man. But the marriage failed, and a divorce followed. After the divorce, the spouses found it within themselves to resume a close and friendly marital relationship. But at this point the wife's brother took offense and told his brother-in-law that he would have no more of this. It would seem that the brother had his sister's interests at heart. But his sister's heart now was bound to her previous husband. And when these two competing forces emerged Allah (ﷻ) stepped in with His much needed guidance and said,

And when you divorce women, and they have come to the end of their waiting-stretch, bar them not from marrying spouses if they have agreed with each other amicably. This is an admonition to every one of you who is committed to Allah and the Concluding Day; it is the most virtuous [way] for you, and the cleanest. And Allah knows, while you do not know (2:232).

In this meticulous manner husbands and wives, divorcees and widows, mothers and fathers, keep a healthy relationship with each other and with Allah (ﷻ). These words will do nothing for those who prefer to look the other way and go on groping in the dark. The physical attachment of husband and wife is the culmination of a process of love, winning the heart of a woman for the purpose of a lasting relationship, and the common appeal that resonates between the two. And this process takes time... and this time climaxes with a wedding. Also, the physical detachment of husband and wife is the culmination of a process of losing love, failing to maintain and keep the heart of a wife, and the undoing of the mutual respect that resonates between the two. And this process takes time... and this time in some instances ends with a divorce.

Being in the fast lane of a commercial life or in the lust lane of a carnal life is one way of dismissing or destroying these vital and time-sensitive feelings between husband and wife. It takes a heart and a soul that use their connection to Allah (ﷻ) to traverse these layers of the “false good-life.” And it is to this end that these words from the source of moral excellence and chastity would have their effect on humans who heed their substance and significance.

The Value of Nursing Infants for Two Years

The Qur'anic *āyāt* now move on to discuss the care of infants in the case of divorce,

And the [divorced] mothers may nurse their children for two whole years, if they wish to complete the period of nursing; and it is incumbent upon him who has begotten the child to provide in a fair manner for their sustenance and clothing. No human being shall be burdened with more than he is well able to bear; neither shall a mother be made to suffer because of her child, nor, because of his child, he who has begotten it. And the same duty rests upon the [father's] heir. And if both [parents] decide, by mutual consent and counsel,

upon separation [of mother and child], they will incur no sin [thereby]; and if you decide to entrust your children to foster-mothers, you will incur no sin provided you ensure, in a fair manner, the safety of the child you are handing over. But remain conscious of Allah, and know that Allah sees all that you do (2:233).

This is a clear expression of Allah's (ﷻ) care and concern for the irreconcilable parties because He knows that the recuperating husband and wife, in the aftermath of divorce, are not capable of fair treatment to their children without extra help. If marital life is no longer possible between husband and wife, what then happens to the suckling babes who are equally attached and equally bound up with both mother and father? Someone has to ensure their rights. And who is more capable of doing so than the Merciful Creator? You may say that this *āyah* speaks for babies' rights. Babies do not have a lobby. They do not need one when all affairs of dispute are referred to the Initiator of Life and the Authority on Justice: Allah (ﷻ). This *āyah* assigns the domain of responsibilities that belong to divorced wives and husbands.

A mother who has just been divorced has a responsibility toward her lactating infant. This responsibility is marked by Allah (ﷻ); it is not left up to a mother's inclinations or emotions, which at times may be adversely affected by her divorce. The baby is innocent, and should not suffer because of its parents' divorce. Allah (ﷻ) steps in on behalf of the baby and states its rights, particularly the immediate attention of its mother. Here is yet another instance in which we realize that Allah (ﷻ) cares for us more than we care for ourselves. He shows more mercy than we care to show to ourselves. So He guides the mother to breast-feed her child for two full years, **"...if she wishes to fulfill the nursing period."** He knows that it takes two years of breast-feeding for the infant to gain the physical and psychological health that will properly equip it for the next stage of its life.

Allah (ﷻ) advises that it takes two years of breast-feeding from the time of birth to get all the psychological and physical ben-

efits out of this mother-baby relationship; this bit of truth has been around for over 14 centuries. But what does some of the information circulating in the medical community say?

In general, health experts recommend breast-feeding for four to six months after an infant's birth, during which period the mother's milk can supply all the baby's requirements. The American Academy of Pediatrics recommends breast-feeding at least during the first one to two weeks after birth because the milk that is produced during this time, called colostrum, contains antibodies which protect the baby while its immune system develops, as well as a unique blend of proteins, fat and carbohydrates which meet particular needs of the newborn infant.⁶⁷ Breast-fed babies thus have a lower rate of diarrhea and respiratory infections. Furthermore, initial breast-feeding may help the mother's physiology return to its non-pregnant state. Breast-feeding offers many advantages. Bonding between mother and child is enhanced by nursing, and studies indicate that this promotes the child's healthy development. Breast-feeding can help the infant's digestive system to mature faster and to take up nutrients more efficiently. Breast milk helps to line the infant's digestive tract with friendly bacteria that minimize intestinal infections. Breast-feeding and the postponement of the introduction of solid foods may decrease the risk of food allergies.

Breast-feeding affords advantages beyond infancy, including a decreased risk of childhood cancer, Crohn's disease, ear infections and respiratory infections. At the same time, certain cautions need to be heeded. Alcohol, nicotine, caffeine, marijuana, and certain medications pass into breast milk and may affect a baby's development. Medications not approved by a physician should be avoided if possible. Drinking more than a quart of cow's milk a day can introduce cow protein into the mother's own milk, causing allergies. Some babies suffer colic because of cow's milk proteins that have passed into the mother's milk.

For the mother, milk production is a major metabolic burden. The nursing mother, compared to non-lactating women, needs considerably more calories and nutrition to produce milk composed of

energy-rich nutrients, protein, fat, and carbohydrates. Together these nutrients represent an energy content of about 670–770 calories per liter of human milk. Assuming a maternal efficiency conversion factor of 80% and a daily milk production of 750ml, the lactating mother would require approximately 600 extra calories per day. The mother's physiology changes during breast-feeding so she can use her fat stores gained during pregnancy to help provide the extra calories needed for lactation. Consequently an average of 500 calories per day is recommended during lactation for women whose gestational weight gain was normal. This metabolic shift may explain the typical problem of weight gain after pregnancy.

Certain nutrient needs increase from their pregnancy levels. The nursing mother needs more protein, 65 vs. 60mg daily; more vitamin A, 1,300 vs. 800mcg; more vitamin E, 12mg vs. 10mg; more vitamin C, 95 vs. 70mg; and other vitamins and minerals. From the B-complex vitamins, the nursing mother needs thiamin, 1.6mg; riboflavin, 0.8mg; niacin, 20mg; vitamin B6, 21mg; folacin, 280mg; and vitamin B12, 2.6mcg. Also needed are the minerals calcium, 1,200mg; phosphorous, 1,200mg; magnesium, 355mg; zinc, 19mg; iodine, 200mcg; and selenium, 75mcg; and vitamin D, 10mcg; and vitamin K, 65mg. The diet should include meat, fish, and poultry, dried beans, and peas for protein, fat and minerals; fruits and vegetables for fiber; complex carbohydrates like pasta, brown rice, and whole wheat bread for energy and trace minerals. Requirements for calcium may be too great to be met without supplements.

In spite of the clear-cut benefits of breast-feeding and the recommendations of health experts, breast-feeding declined in the 1980s in the United States. Among African American women the rate fell from 33% to 23%. Public health officials suggest a number of reasons: hospitals do not provide enough support for breast-feeding, and free formula milk is provided to low-income mothers under the Women, Infants, and Children Program (WIC).⁶⁸ The choice to breast-feed involves different behavior and possibly changes in attitudes that can simplify the process. Many healthcare professionals do not know the basics of breast-feeding management. Limited evidence seems to indicate that breast-feeding is declining in low-

income countries worldwide. For example, weaning now seems to occur earlier in Latin America. In some countries, Jordan and Kenya among them, the levels of breast-feeding may be low enough to affect child health and mortality levels.

Regarding introduction of cow's milk, experts, who have no access to these Qur'anic *āyāt*, recommend that infants receive either breast milk or infant formula for the first 12 months. Only after a baby is a year old should cow's milk be introduced, although cow's milk should preferably be withheld until the infant is two years old. The high casein content of cow's milk can increase gastrointestinal bleeding and lead to anemia if introduced too soon.⁶⁹

At this juncture, the question must again be asked: where are the Muslim physicians, health professionals, biologists, physiologists, and psychologists who can shed more light on this subject in a well-researched and systematic way? The unfortunate answer is that these Muslim professionals — and there are plenty of them — are too busy in their own practices. They are busy seeing 60–70 patients a day, enabling them to make just enough money to contribute to political campaigns so that the objects of their largess can pass laws to further eliminate God from their lives. In other words, they are absorbed into the professional routines of establishments and administrations that do not recognize the validity of what Allah (ﷻ) has to say. This applies equally to Muslim doctors and scientists in non-Muslim countries as well as Muslim ones. The common fact is that in both domains, the agenda is set by administrators who are non-Muslim, and possibly even anti-Islamic. The integration of the wisdom and guidance of the Qur'an into public administration and policies in these areas is yet another task that can only be achieved by an Islamic government.

Up to this point there is consensus among almost everyone that breast milk is necessary for an infant's best possible physical and psychological development; the question is, for how long? Is it two years, as Allah (ﷻ) says, or is it a week? a month? a year?

Breast milk is optimally balanced to nurture the infant during the first months, provided that the mother is reasonably nourished. It is rich in lactose (milk sugar) and substantial fat (3.8%) for effi-

cient energy production. Human milk contains both essential fatty acids (linoleic and linolenic), easily digested protein, a high level of free amino acids, and other non-protein nitrogen (25% of the total nitrogen an infant needs). Special products such as carnitine and taurine, believed to be important in infant metabolism, are present.⁷⁰ The cholesterol content is relatively high, reflecting its importance in early development. Breast milk is relatively low in sodium and minerals, in accord with the limited capacity of an infant's immature kidneys to handle dissolved substances. The iron content, though low, is highly absorbable. Zinc, too, is better absorbed from breast milk. The calcium-to-phosphorus ratio is ideal for calcium absorption. The vitamin content, including vitamin C, to support infant growth is ample. Vitamin D content is relatively low, but adequate for a normal-term infant.

The importance of omega-3 fatty acids in infant nutrition is suggested by the high level of polyunsaturated fatty acid, docosahexaenoic acid (DHA), required in brain growth and development of the retina. DHA cannot be formed by preterm infants because their livers are not mature enough to synthesize it from essential fatty acids. Breast milk contains a complex mixture of hormones and growth factors, whose role in infant development is *at present poorly understood*. Thus breast milk contains unusually high levels of gonadotrophin-releasing hormone, which could affect development of the baby's sex organs. It also contains the hormone melatonin, possibly to regulate the infant's internal clock; oxytocin, which is thought to *promote bonding between infant and mother*; and thyroid hormones, which may stimulate the infant's immune system. Breast milk also provides endorphins, which act as painkillers and growth factors — nerve growth factor, epidermal growth factor and insulin-like growth factor — that regulate development of the brain and digestive organs.

Breast milk often contains traces of environmental pollutants, including pesticides and herbicides, industrial chemicals such as halogenated hydrocarbons (PBBs, PCBs, dioxins, and cleaning solvents) and toxic heavy metals (cadmium, lead, and mercury). These pollutants are insidious: they are odorless and colorless, they

are not biodegradable, and they accumulate in the bodies of animals and fish and those that consume them. Many pollutants slowly leave the body when there is no further exposure, but without the help of other binding and elimination techniques, the body may accumulate halogenated hydrocarbons and toxic heavy metals throughout life.

The fetus and infant are very sensitive to halogenated hydrocarbons and heavy metals. Significant exposure to these industrial chemicals increases the risk of cancers, abnormalities, autism, and learning disabilities. The effects of chronic exposure to trace levels of these chemicals, and whether there are any effects due to exposure to mixtures of pollutants, are not known. The UN's World Health Organization (WHO), the Environmental Protection Agency (EPA), and others argue that *the advantages of breast-feeding outweigh any potential disadvantages*. Concerned mothers in some places may have their milk tested at their local health department. And where did all this interference with Allah's (ﷻ) creation come from? Why are there halogenated hydrocarbons and toxic heavy metals making their way into the baby's milk coming from its mother? Do not the meanings of this *āyah*, explained with the available information, force concerned human beings to reconsider what governments, industries, and commercialism are doing to their lives, beginning with what is supposed to be pure mother's milk?

The sources of these disturbing developments — commercial and corporate interests along with the governments they lobby — are often hidden behind a smoke screen of “advertising” and partnerships with government agencies that ostensibly monitor public health. These governments, either through deregulation or because they did not have enough foresight to contain the greed of their capitalist partners, enabled various multinational corporations to do deleterious and often irreversible damage to the environment and universal ecosystem that all life depends on. Instead of constraining these companies to clean up their mess, the governments often knuckle under to “reelection” and false scientific pressure from the same corporations. If powerful corporate interests notice a vociferous, elected, public advocate against their polluting policies,

they will readily finance the campaign of his opponent, not to mention placing negative publicity about the advocate's voting record and personal life in willing media outlets, often media that is partly owned by the same corporations.

In order to justify past behavior and rationalize future programs, corporations who have the wherewithal through their endowments at universities and other private research outfits, finance "studies" done by "experts" suggesting that clean-up in the short-term would be too expensive and that concerns about public health are overblown. A small number of these experts, after working for many years in the private sector, make their way into policy-making positions with the government, putting themselves in the precarious conflict-of-interest position of regulating the very industry they had previously worked for. The government rationalizes its choice of experts for recommending policy by suggesting that these are the people who know the ins-and-outs of the industry, its habits, its workflows, and where potential improvements can be made.

In practice, many of these experts working for the government end up being agents or salespeople for their industry — in effect lobbyists who are paid for a short time by the government itself. In writing or approving policy, because they are beholden to a "special interest," they more often-than-not represent the industry and not the public; and even those who may be fair-minded may have been socialized to believe that what is good for the industry is good for the people. After an expert finishes his stint with the government, he goes back into the corporate world as either a CEO or a board member of a large corporation, having acquired all the contacts he would need in order to influence legislation favorable to the strategic forecasts of his corporation, and also having understood the process of driving public monies in the form of government contracts to said corporation. Recruitment of such an individual for a top executive or board position is considered to be a profitable choice in the ideology of free markets and democracy.

This is how the existence of lobbies within the corporate democratic setup of Western governments is justified. They say that were it not for competing lobbies, advocating different positions, a

vigorous debate in congress or parliament, ostensibly for the benefit of the public, would never take place. Everything must be presented as having an overall value for the public and this is why advertising firms on Madison Avenue along with public relations firms on K Street are hired.⁷¹ And why not? All of these people are considered to be “experts.” In fact, what really happens is that the government, which should be representing the interests of the people, ends up satisfying this lobby or the other, with the result that the entire Western world in particular, and the rest of the world in general, is having to weather simultaneous crises in the environment, in the distribution of energy, and in the availability of capital. It seems that democracy, corporate lobbies, public-benefit symbolism, and the institutionalization of self-interest go together.

And so what is the end result? Those who demonstrate against and decry these policies are routinely denounced as anarchic anti-establishment voices on the fringe, and the government, which is supposed to advocate for public security and happiness, ends up curtailing a little bit more of the public’s freedom by issuing health advisories and recommendations or other “lifestyle adjustments.” Hence, in this instance, pregnant and nursing women are advised to minimize their exposure to toxic pollutants by avoiding certain marine fish (shark, ocean perch, halibut, striped bass, bluefish and swordfish) that are most likely to be contaminated. Among freshwater fish, catfish, brook and lake trout, freshwater perch and bass, walleye pike and whitefish caught in polluted waters are likely to be contaminated. Washing vegetables thoroughly and consuming homegrown produce or certified organic produces is also said to reduce exposure to pesticides.

Just as chemical and hormonal pollution of meat has to be taken into consideration when discussing *dhabīḥah* meat, then pesticides, herbicides, industrial chemicals, and heavy metals should be accounted for when the subject of breast milk comes up. Yet still there are Muslims who are myopic enough to say that discussion of what governmental establishments and the industrial complexes are doing in this and similar areas represents an unacceptable politicization of Islam.

Not many *mufassirs* speak about infant formula in the context of these *āyāt*, understandably perhaps, because there was no infant formula around when most of the *tafsirs* were written. But now infant formula is around and therefore, it becomes a responsibility for those who understand these *āyāt* to evaluate its efficacy, especially since it is promoted as a “healthy” replacement for breast milk. Infant formula is a manufactured food that is supposed to nurture the infant during the first year of life, until weaning. Commercial infant formulas are based on either nonfat cow’s milk or soybean. Common formulas are available in powdered form, as concentrates, or as ready-to-feed liquid preparations. *No formula exactly reproduces human milk*; on the other hand, formulas are said to provide “adequate nutrition for babies.”

In the late 1970s production of chloride-deficient formulas caused delayed speech, slowed growth and poor muscle control in babies who had consumed the products. Partly in response to this disaster, the US Congress passed the Infant Formula Act of 1980, which mandates the US FDA to see that this synthetic food meets nutrient standards based upon the American Academy of Pediatrics’ recommendations to assure infant growth and development.⁷² In 1982 the US FDA adapted quality-control procedures to monitor the production of artificial baby milk. As a result, we are told, infant formulas are “nutritionally similar,” though not identical, to breast milk in total protein, total fat, calcium to phosphorus ratio, energy content (calories/100ml), content of the essential fatty acid linoleic acid, and electrolytes (sodium, potassium, and chloride).

The advantages to infant formula are commercial: there is no limit to the supply, and a mother has more time to do other things or to return to work. Other family members can participate in feeding sessions, thus diluting the time the infant gets with its mother. The mother of a formula-fed infant can pretend to offer the same closeness and stimulation as the breast-feeding mother, yet really not do so.

The number of nursing mothers in the United States has been declining since 1982; so it is to be expected that in other “copycat” societies, mothers will follow the US. In 1992 an estimated 53% of

women in the United States breast-fed their infants one week after leaving the hospital.⁷³ In 2005, after a vigorous campaign to increase the number of breast-feeding mothers, this figure jumped up to 74.2%. However, in the Center for Disease Control and Prevention (CDC) Report Card, there are major causes for alarm. The CDC report card shows that US national averages for the percentage of breast-feeding mothers at six months goes down to 43.1%, and at 12 months, the figure drops to just 21.4%. Further, the percentage of mothers exclusively breast-feeding their infants at three months was only 31.5%, and at six months, an even lower 11.9%. A breakdown accounting for ethnodemographic considerations reveals the following: rates of exclusive breast-feeding for infants of ages up to three months were lowest among African American mothers, 19.8%; young mothers, 16.8%; mothers with a high school education or less, 23.4%; unmarried mothers, 18.8%; mothers residing in rural areas, 23.9%; and poor mothers, also 23.9%.⁷⁴ The common assumption is that several weeks of breast-feeding assures that the mother's antibodies will be present in the infant.

Cow's milk formula resembles its source in terms of type of milk protein, total fat, and calcium to phosphorus ratio. It has been adjusted so that the total protein content, carbohydrate, fat, major minerals, linoleic acid, and vitamins are similar to human breast milk. Some health professionals do not recommend replacing formula or breast milk with cow's milk until the baby is a year old or more, eating the equivalent of three baby-food jars of solid food per day.

Unprocessed cow's milk is not a suitable infant food for a number of reasons. Cow's milk contains three times as much protein as human milk, and this protein is more difficult for babies to digest. Manufacturers either pre-soften or pre-digest this protein, or they add whey to adjust the protein ratio. Butterfat is also poorly digested by infants, so it is replaced by vegetable oils. Because the higher concentration of phosphate and other dissolved minerals in cow's milk increases the burden on immature kidneys, minerals are adjusted to resemble breast milk. Lactose or corn-syrup solids are used to adjust the carbohydrate content. Bovine milk protein contains much more of the essential amino acid phenylalanine than

human milk protein. This could affect infants who cannot tolerate high levels of phenylalanine for genetic reasons. Cow's milk in infant formulas sometimes triggers an allergy, especially if there is a family history of allergies. It seems that cow's milk-based formula as a supplement to breast-feeding is less of a problem when the baby is six months or older.

For infants who are sensitive to cow's milk, liquid formulas containing soy protein fortified with the essential amino acid methionine and with soybean oil are available. A variety of formulas are prepared from coconut oil and corn oil, but these oils contain very little alpha linolenic acid, an essential fatty acid. Human milk contains substantial amounts of a large molecule acid called docosahexaenoic acid (DHA). DHA, necessary for normal brain and eye development, is not added to formula. There is a consensus that formula should at least contain linolenic acid, the precursor of DHA, which the infant's body may convert to DHA.

A wide variety of infant formulas is available to meet special needs. Infants with lactose intolerance can drink formulas in which lactose is replaced by other carbohydrates. Formulas can be adapted to adjust protein ratio and linoleic acid content, or to lower sodium content. Special formulas are available for preterm babies. Ready-to-use formula, as well as powdered formula, sometimes contains aluminum. This may not be a problem for babies with normal kidneys; however, premature babies may tolerate it poorly. Carrageenan-containing formula should not be given to premature infants. This seaweed product is used to stabilize fat by forming gels in milk.

To what extent will commercialized motherhood go? The infant-formula industry employed questionable marketing practices in developing countries, which led to a consumer boycott against the Swiss-based Nestle company in 1977. For example, they dressed staff in hospital garb while introducing infant formula to new mothers, and used misleading advertisements.⁷⁵ Nestle, which accounted for 50% of formula sales to the Third World, and the US government formally agreed to voluntary guidelines that banned marketing abuses in developing nations.

In 1981, the UN World Health Organization voted overwhelmingly to approve an international code of conduct to restrict advertising and marketing of baby formula, usually powdered, which can lead to infant malnutrition and death when improperly used. Has anyone heard of mother's milk leading to death if improperly used? Though not binding the new guidelines apply to infant-formula promotion in industrialized nations as well as developing nations. Proper use of infant formula is often impossible in poorer areas of the world, where the water used to mix the formula is often contaminated.

Yet, imagine how susceptible human beings are. Life is routinely hard for most people, in most parts of the world. Married couples are living under constant material and personal strains; sometimes marital relations do not work out and the result is a divorce. But babies make major demands on them, particularly the mother, needing not only breast milk for food but also her attention and care for emotional and mental development. All too often, parents are tempted to put their own needs and priorities before the needs of their child. The commercial companies appeal to this human weaknesses by offering their milk formulas. They support it with their economic rationalizations, their productivity capacities, their women's lib jargon and everything else that would reaffirm a mother's or a wife's social value through the abandonment of her domestic responsibilities.

And then, even if the views of secular scientists, that a baby needs to be breast-fed for at least one year, are to be accepted, then what are the requirements for the second year? It is baby food, foods other than milk and formula fed to infants during their first and second year. Commercially prepared baby-foods, often sold in jars (cooked or pureed food) and in packets (as dehydrated food), offer a variety of well-preserved and nutritive substances, including meats, cereals, vegetables, fruits, desserts, and combination foods. Food consistency varies from strained to chunky according to the developmental age of the child. We are told that there are no artificial food colors or artificial flavors added. However, food additives may be included to inhibit molds, increase texture, or soften foods. Until

the 1980s, most bottled baby foods contained modified cornstarch as a thickener. This food additive is now seldom used in baby foods.

Salt and sugar have been traditional additives to manufactured baby foods. Ironically, these were often added to satisfy the parent's taste. Baby foods are now either unsweetened or contain lower amounts of sugar than previously, and manufacturers have eliminated salt. There is no health reason for adding sodium, sucrose, monosodium glutamate (MSG), or preservatives to baby foods. Furthermore, tastes for salty and sugary foods can be acquired, which suggests a potential risk of establishing a child's preference for processed food at an early age. Although all ingredients are listed on baby food labels, the labels can be misleading. For example, "high meat" dinners need be only 26% meat in baby food, and "chicken and rice" for babies need be only 5% chicken according to regulations.

This commercial interference in the relationship between members of a family should cease, but it cannot happen until the Muslims assume a Qur'anic advocacy position on the world stage. Qur'anic advisories are perfectly integrated and balanced so that human society has the best chance of responsibly discharging its mission on earth. Both mother and breast-feeding infant, and by extension all of society, benefit from the breast-feeding process. The US Center for Disease Control and Prevention (CDC) says that breast-feeding mothers are at a reduced risk for type 2 diabetes, and ovarian and breast cancers. The lesson which the Qur'an presents in terms of divorcing parents should be noted by all,

And the [divorced] mothers may breast-feed their children for two whole years, if they want to complete the breast-feeding period; and it is required of the father to provide in a fair manner for their livelihood and clothing... (2:233).

Corresponding to the mother's responsibility of breast-feeding the infant is the father's responsibility to provide and care for both mother and infant. This should be done in good will and amicably.

Both father and mother share that responsibility for their infant. The mother gives the infant milk and love while the father provides for their food and material needs.

No mortal shall be burdened with more than he is well able to bear... neither a mother shall be maltreated because of her child, nor, because of his child, should a father be maltreated (2:233).

In the case of a breakdown of marital relations, neither parent should try to use the child to “score points” against the other; the infant cannot be an excuse for one side taking revenge against the other. This means a father cannot take advantage of a mother’s tenderness and attachment to her infant. He must not threaten her and say that she has to breast-feed their infant while he is free of all responsibility in this regard. Nor should the mother take advantage of a father’s attachment to his infant to extort money from her ex-husband.

If the father dies before completing these responsibilities, the financial responsibility falls upon his legal heir, **“And the same duty rests upon the [father’s] heir.”** It is only logical to have whoever assumes the wealth of the deceased father assume also the financial responsibilities for the divorced wife and the infant left behind. With this faithful social force that binds humans to Allah (ﷻ) and humans to each other, the infant does not fall between the cracks: the cracks of divorce or the cracks of death. He is in Allah’s (ﷻ) safety net.

The Qur’an then returns to the breast-feeding obligation, **“And if both [parents] decide, by mutual consent and counsel, upon separation [of mother and child], they will incur no blame [thereby]...”** In other words, if the mother and father, or the mother and the heir (should the father have passed away) decide by mutual consent to terminate the breast-feeding period for a good reason before the two years are up, they may do so. The stipulation is that they both agree to it and that it is in the interest of the child to do so. It is also within the prerogative of the father to have his

child nursed by someone besides the mother, and to pay for that, if the mother consents,

...and if you decide to entrust your children to foster-mothers, you will incur no blame provided you ensure, in a fair manner, the safety of the child which you are turning over [to the foster-mother] (2:233).

This is yet another guarantee for the infant. Allah (ﷻ) is always aware of those who are powerless, even if it is an infant within a family and a child belonging to his own father and mother.

And again the final arbiter in this whole affair is the quality of *taqwá*, the internal government in the conscience of man, **“But remain aware of [the possible danger of dissenting from] Allah, and know that Allah sees all you do” (2:233)**. It is this courthouse in the heart and this police force in the mind that will carry the day in matters of separation, divorce, family ties, kinship relations, and all matters of inter-personal and inter-social activities. The importance of *taqwá* cannot be overstated.

The Rights and Duties of Widows

After outlining the procedures and rigors of *ṭalāq* (divorce), as well as the attention and care due to an infant in the throes of a divorce’s aftermath, the *āyāt* go on to delineate the status of a widower — a man whose wife is dead and has not remarried — and how a widow — a woman whose husband is dead and who has not yet remarried — should conduct herself. That is to say, the *āyāt* explain her type of *‘iddah* and when she may entertain a proposal from a potential husband after the *‘iddah*.

And when any of you die and leave wives behind, they shall undergo, without remarrying, a waiting period of four months and ten days; after which, when they have reached the end of their waiting-term, there shall be no wrongdoing in whatever they may do with their persons

in a lawful manner. And Allah has first-hand knowledge of all that you do. But you will incur no wrongdoing if you give a hint of [an intended] marriage offer to [any of] these women, or if you conceive such an intention without making it obvious, [for] Allah knows that you intend to ask them in marriage. Do not, however, betroth them in secret, but speak only in a worthy manner; and do not proceed to tying the marriage-knot before the established [term of waiting] has come to its end. And know that Allah knows what is in your souls, so remain wary of Him; and know, too, that Allah is much Forgiving and Forbearing (2:234–235).

In those distant days, and often still in our days, widows were ill-treated when it came to their own families, the deceased husband's extended family, and society at large. Tradition in Arabian society forced a woman, whose husband had died, to live in something like a state of penance or punishment, wearing her worst clothes, and giving up perfumes and other pleasures, for a year or more. She would then have to emerge from this state with the performance of some humiliating rites. In some instances she would have to select some dung and throw it, or she would have to ride a donkey or a sheep, or some such thing. The coming of Islam ended all these *jāhili* cultural traditions. It is not logical nor compassionate that a woman who has suffered the loss of her husband should further suffer humiliation and disdain from her family and the rest of the community. Widows should not feel their lives have ended when their husbands die.

This attitude was not unique to Arabian *jāhiliyah*. In Hindu culture widows sometimes follow their husbands into death. Monuments all over India testify to the “devotion” of Hindu widows to their husbands. In times past, each *suttee* (“virtuous women”) made a “supreme” gesture to expiate her own and her husband's sins and ensure eternal bliss for them both by throwing herself into the flames of her husband's funeral pyre. Whether these women sacrificed themselves voluntarily or not is a moot point.

Any Hindu widow who questioned the duty expected of her may also have decided that death was preferable to life as a reviled outcast, that being her only alternative. And if, in the end, her courage failed her, there were men at hand with poles to pin her down among the flames. This barbaric practice, dating back more than 2,500 years, survived attempts to ban it by some of India's Muslim rulers before being outlawed by India's British rulers in 1829, after agitation against it by a progressive Hindu sect, the Brahmo Samaj. However, it was still practiced in some Hindu princely states until far later, and reports of *suttee* in remote, backward, rural areas in Rajasthan and other northern Indian states still crop up from time to time.

Women have been instructed by Allah (ﷻ), who created all human beings and who knows their capacities, to spend a waiting period of four months and ten days in mourning after her husband expires. The exception to this is if she is pregnant, in which case her *'iddah* ends with childbirth. During this consoling period of about 130 days, she and others are expected to behave appropriately in view of her husband's recent passing; this includes dressing and behaving particularly modestly, and avoiding the sorts of thought and conduct regarding other men, which would otherwise be legitimate for an unmarried woman. After this calming time-period is over, no one may restrict her natural desire to find a partner, should she so desire. And "no one" here means no one from her own family and no one from her late husband's family. She now enjoys full freedom to consider and work toward marriage providing she adheres to the well-established and well-known Islamic principles and standards. She may beautify herself as any Muslim woman may, and she may entertain or make marriage proposals, as any Muslim woman would do. She may choose her future husband as she sees fit and appropriate. There should be no traditional or cultural impediments to her determining her own future and the partner of her choice. The only authority to which she is now accountable is Allah (ﷻ).

These comforting words of the Qur'an turn now to men who may be interested in marrying these women after their waiting peri-

od is over. These men are instructed to behave in accordance with the best values of the Islamic social order. Feelings and emotions are involved; and there are also issues of needs and dividends,

But you will incur no blame if you give a hint of an [intended] marriage offer to [any of] these [widowed] women, or if you conceive of such an intention without making it obvious (2:235).

It is only to be expected: a woman during this time is still in the psychological state of memories and prevailing fondness for her late husband. The husband's character and presence are fresh in her memory. And if she happens to be pregnant when her husband dies, or find out afterwards that she is with child, she will be emotionally tied to the unborn child. All these factors work against a swift remarriage. A hasty marriage is premature because it imposes itself on fresh memories of the departed husband, and may disturb the transition to a new reality. This, in turn, may also impact on the state of the new marriage.

With all these considerations, the Qur'an makes clear that potential husbands may suggest their interest in marriage but not state it outright. A hint by a potential husband may serve to raise the widow's morale without offending her feelings. Prophetic traditions suggest that such hints may be conveyed by such comments as, "*Love in many instances leads to a successful marriage;*" or "*Weddings are very happy occasions indeed;*" or "*I wish there was a virtuous wife in my life...*"⁷⁶ Allah (ﷻ) makes it clear to men that they may entertain a discreet (hidden) desire to marry a widow without announcing or divulging it, as Allah (ﷻ) knows that this love in the heart cannot be controlled, "**...for Allah knows that you will entertain ideas [of marriage] about them.**"

This is admissible because it relates to the spontaneous flow of human nature. The feeling of love is intrinsically *halal*. It is how this feeling is expressed and the conduct stemming from it, in various different circumstances, both before and after marriage, that are regulated. This is another example of how Allah's (ﷻ) guid-

ance accords with the human nature with which he has imbued us, his creations. He does not demand that we behave in any ways that go against that nature. Human nature and human character should flow together. Deeply felt feelings of love and affection should not be repressed or denied, rather these feelings should be acknowledged, accommodated, and disciplined. Allah's (ﷻ) words move into our faculty of reasoning to dispel contaminated feelings and the purity of conscience as He says, **“Do not, however, propose to them in secret...”**

In other words, suitors may maintain a discreet intention to marry widows during their waiting period, and may propose to widows publicly when the waiting period is over; but they may not offer to marry them while they are in their period of grief. This violates the courtesies of principled Muslims. It also desecrates the memory of the deceased companion. It is also tantamount to disregarding Allah (ﷻ) who has intended this grief period to be a separation time zone between two stages in life. **“But speak only in a decent way...”** There is no room here for any macho language or power interests. No one at this juncture should be at cross purposes with this delicate operation.

“And do not proceed with tying the marriage-knot before the prescribed [term of waiting] has come to its end... And know that Allah is Ever-Forgiving, Lenient.” He forgives the heart that feels Him, He is tolerant of a soul that searches for Him, and He is patient with those who are patient with Him, even in affairs of the heart.

Divorce before the Consummation of Marriage

Now the Qur'an moves to the situation of a divorce that occurs before the marriage is consummated, that is, before sexual intercourse takes place. The rules for this type of divorce are different from those of a “full divorce” as discussed above. This pre-consummation divorce may happen from time to time. In this case emotionally entangled couples are once again taken by Allah's (ﷻ) hand to a resolution that does good to both parties:

You will subject yourselves to no wrongdoing if you divorce women while you have not yet connected with them nor settled a dower upon them — the affluent according to his means, and the strained according to his means — but [even in this case] make a provision [for them] in an equitable manner; this is a task for all who would do good.

And if you divorce them before conjoining with them, but after settling a dower upon them, then [give them] half of what you have settled, unless it be that they forgo their claim or he in whose hand is the marriage-tie forgoes his claim [to half of the dower]; and to forgo what is due to you is more in accord with Allah's power presence. And do not forget [the courtesy of] grace toward one another; indeed, Allah watches all that you do (2:236–237).

In the first instance, this lesson discusses the case of a woman whose husband divorces her before the marriage is consummated and also before the amount of the dowry is determined. This dowry is mandatory. Therefore, in this case, the divorcing husband has to offer her the personal satisfaction of adequate and requisite financial support. Consequently, he has to offer her compensation. This offers her a psychological upliftment and it may be considered a form of indemnification. It goes some way to establish the fact that he still respects her and represents a financial acknowledgment of his failure. This is a matter of principle to maintain the respect and courtesy that is required between Muslim individuals, regardless of gender. It is a way to honor the feelings that existed before the moment of breakdown. No man is required to burden himself with a financial obligation beyond his means: an affluent man is expected to compensate his former wife-to-be accordingly, and a poorer man is expected to compensate her in accordance with his limited means.

The second case is when the dowry has actually been decided. In this case, he is required to pay his wife half of that dowry.

That is the law, not as contrived by man, but as laid down by Allah (ﷻ). After this demarcation the affair is left to good Muslim character, gentle Muslim hearts, and generous Muslim hands. The matter must be settled with sympathy, magnanimity, and humility. Allah (ﷻ) wants to remind us that we are not mere legal creatures; we humans are expected to exchange and share our love and passion. And when we open our hearts up to understand each other, we are apt to do the right thing within the guidelines we are privileged to have, **“And forget not [that you are to act with] openhandedness toward one another: certainly, Allah watches what you do.”**

In this climate of loving marital relationships, while the *āyāt* are attaching human hearts to Allah (ﷻ), and while these intimate relationships are defined as an act of devotion and dedication to Allah (ﷻ), words about *ṣalāh*, the primary act of fealty and fidelity to Allah (ﷻ), are seamlessly integrated into the discourse. Allah (ﷻ) talks about issues of marriage and personal relations, then turns to words about *ṣalāh*. Before closing this section with instructions on how to deal with the inheritance of a widow, giving her the right to live in his home and to sustain herself from his wealth, Allah (ﷻ) turns to *ṣalāh*. This is not a shift from one subject to another: from matters of divorce to matters of devotion. Rather, it is a way of driving home the point that everything man does, he does it to conform to Allah’s (ﷻ) will. All human energy and effort should be expended for Allah (ﷻ). The two reasoning species, the jinn and man, were created by Allah (ﷻ) for the purpose of allegiance and fealty to Him, **“I have not created the jinn and man to any end other than that they may adhere and adapt to Me” (51:56).**

Being loyal to Allah (ﷻ) and pleasing Him is not done by prayer alone. It is a lifelong effort to mold all human activity in accordance with His wish and will,

Maintain [the level and pace of] *ṣalāh*, and the integral *ṣalāh*; and stand up for Allah in devotion. But if you are afraid, tender your *ṣalāh* while in manual motion or in mechanical motion; and when you regain securi-

ty, bear Allah in mind, since it is He who taught you what you did not earlier know” (2:238–239).

Reference here to *ṣalāh* is meant to remind us of the importance of doing things at the right time. *Ṣalāh* is time-specific; love too is time specific. The intention to have that love relationship culminate in a marriage is also time-specific. An annulment of the marriage is defined by attempts that pass through time “slots.” The verification of our true feelings needs time. We have to prove to ourselves the value of our feelings toward each other in the course of a “time-frame” taught to us by Allah (ﷻ), as the above *āyāt* inform us. And there is a time period of due respect for a deceased husband, expressed by the widowed wife. All of these timely issues are woven within a committed Muslim’s attention to the timing of the *ṣalāhs*.

With all that has been said about *al-ṣalāh al-wuṣṭā*, it appears, in the opinion of this writer, the *āyāt* in this context refer to the pivotal nature of *ṣalāh* — the quality “connection” with Allah (ﷻ) — that makes it central to our life-schedules. In the nature of everyday life there are distractions of fear and insecurity, there are issues of survival that will force people to be mobile, physically, and emotionally. This can all erode the quality of *ṣalāh* we render. For this reason, and in this shifting climate of tenuous personal relations, we encounter a strong reminder to try to offer Allah (ﷻ) our heartfelt affiliation at a time when it is most timely, not for Him but for ourselves,

So when you regain freedom from anxiety and fear [such as the anxiety and fear that are apt to accompany a disrupted marriage], then bear Allah in mind as He has taught you what you did not know” (2:239).

Another sense of this *āyah* is the state of fear that renders a technically correct prayer impossible. In such situations as combat duty, traveling in airplanes or trains, locational disorientation (for example, a person may find himself in a place where he cannot

ascertain the *qiblah*), one should perform his *ṣalāh* even if he is able to only signal the *rukū'* and *sujūd*. This is distinct from *ṣalāh al-khawf* (the *ṣalāh* of fear), which is mentioned in *Sūrah al-Nisā'*. *Ṣalāh al-khawf* is rendered when conditions permit a line formation for *ṣalāh*, led by the imam, while others stand at guard. When the first *rak'ah* is over, the guards come and exchange positions with those who performed the first *rak'ah*. But in more intense combat conditions, when rank formation for *ṣalāh* is impossible, then *ṣalāh* should be signaled and gestured as described above.

These *āyāt* are for those times when the vulnerable Muslim is under emotional stress, for example during marital difficulties, or during a military conflict. In both cases, Muslims are required to be time-sensitive and time-responsive to Allah (ﷻ), behaving at the level expected of them according to the standards set forth by Allah (ﷻ). These are times when bearing Allah (ﷻ) in mind is most challenging, hence the reminder not to forget the Creator who has provided man with guidance for this and every situation, “...bear Allah in mind, since it is He who taught you what you did not previously know.” For what can people possibly know when they turn away from this Scripture sent down by Allah (ﷻ), the All-Knowing, the All-Powerful? We dare say they do not know how to marry, they do not know how to divorce, and they do not know how to behave in times of stress and strained relations, in times of panic and threats.

The final lesson in this discourse on marital relations and divorce is,

And if any of you die and leave wives behind, they bequeath thereby to their widows [the right to] a year's maintenance without their being obliged to leave [the dead husband's home]. If, however, they leave [of their own accord], there shall be no misconduct in whatever they may do with themselves in a lawful manner. And Allah is Almighty, Wise. And the divorced women, too, shall have [a right to] maintenance in a fair manner; this is a duty for all who are aware of Allah's power

presence. In this way Allah clarifies His *āyāt*, so that you might [learn to] use your reasoning (2:240–242).

The first *āyah* states that a widowed wife is automatically entitled to remain in her husband's home as a place for her to live, and to full maintenance from his estate, for one full year. Should she choose not to exercise this right, for example by taking another husband once her *'iddah* period is completed, she may do so. This *āyah* not only establishes the widow's rights, but is also a reminder to Muslims that they should neither deprive her of those rights, or demand more of her than the duties laid down in previous *āyāt*,

If, however, they leave [their deceased husband's home of their own accord], there shall be no misconduct in whatever they may do with themselves in an orderly manner (2:240).

Thus there should be no criticism of a widow who chooses to leave her husband's "nest" after she has grieved for him for the four months and ten days of *'iddah*. Her heart is clean because she lived up to her responsibility, and society is clean because it offers her the freedom to seek her happiness with another husband, should she wish to do so. **"And Allah is All-Powerful, Wise."** Again, Allah (ﷻ) reminds human beings of His power and wisdom, to back up His reminder that they should not try to second-guess Him, to think they can improve on the guidance He has given them, and to lay down ways of governing these matters which are different from those He sets out.

And the divorced women, too, shall have [a right to] alimony in a fair manner; this is a duty for all who are aware of Allah's [power and presence]..." (2:241).

Supporting widows is not an act of charity. It is not dependent on handouts from rich elites to a separate class of unfortunate women. It is the duty of the *muttaqīs*, those who live with Allah's (ﷻ)

power presence in private and public affairs. This *matā'* (support money) is the duty and responsibility of the *muttaqīs*, regardless of whether or not the marriage was consummated, and regardless of whether or not she received a dowry. This is another way in which wealth circulates in a community of committed Muslims. One cannot take Allah (ﷻ) as his Lord, and at the same time treat widows as his inferiors, and then quote Allah's (ﷻ) words that men and women are equal. In the same manner that women complement men's drive for conjugal comfort, men have to provide women's needs for security and respect. And this is what Allah (ﷻ) is saying to those who might display a potential to take advantage of the powerless, in this case widows or divorced women and their children, **"In this way Allah makes clear unto you His *āyāt*, so that you might [learn to] use your reason."**

This becomes clear not to those who merely read and recite the Qur'an but to those who assimilate into it and comport themselves according to its meanings. This is where they will find wisdom, logic, and compassion, all combined to make their lives satisfactory and pleasing.

With all that is expressed in the Qur'an to elevate the status of women and to secure their rights, there are still people who fall prey to the mainstream media, which reflexively accuses the Qur'an and Islam of being "against women" to the extent that Islam is made to appear like an oppressive lifestyle. The *āyāt* that constitute this lesson (2:221–242) are just a small part of women's rights and entitlements that would be established if human societies adopted the Qur'an as its standard for all their inter-personal and intra-social relations. Unfortunately, the record of Muslims in this regard is not good, and all too often non-Muslim's perceptions of Islam are based on the misconduct of Muslims rather than the true meanings of this holy Writ, which speaks for itself to those who would exert a small effort in trying to understand it.

At the same time, those who cast aspersions on Islam and the Qur'an on these grounds should look also at the real status of women in the modern West. While there are some women who manage to thrive in the amoral, dog-eat-dog society created by

unbridled capitalism and materialism, far more find themselves exploited and abused, in many different ways, to greater or lesser extents. A major example of such exploitation and abuse has emerged since the disintegration of the Soviet Union, when women in the Eastern European countries and in Russia found themselves among the dispossessed of the West, compared to the relative affluence of the former Western Bloc. Suddenly many women, who had been promised a share of the wealth of capitalism after the defeat of socialism, found themselves struggling to support their families, either because the bread-winner went off into the capitalist frontiers of the “new world order” or because he was missing for reasons that range from abandonment to death.

These East European women represented an exotic new product in Europe’s sex-trade. With their Western looks, college education, and “good manners,” they were much more attractive to many European natives and inhabitants than the Asian and Latin American women who had previously predominated in the lowest levels of the business. These women, who were all too eager to seek a life in the West, were easy prey. Heart-breaking stories of the plights of some of these forsaken and desperate women began to appear on the internet and in other independent media outlets. Many were effectively enslaved by Westerners who offered them “jobs” in capitalist societies. Thus began their ordeal as “smuggled” women, trapped into sexual slavery in foreign lands. Although many of these smuggled sex slaves are reluctant to discuss their problems or to reveal their identities, from shame and for fear of the traffickers’ revenge, many details are now known.

Trafficking in Eastern European women is a huge business, bringing from \$5–22 billion a year to the prostitution industry’s top executives, the pimps and their bosses. The risks are lower and the profits higher than from drug-smuggling, according to a recent report by the British Helsinki Human Rights Group. A woman can be resold and utilized until she dies or goes mad, which often happens. In one widely-publicized account, a 22-year-old Ukrainian woman called Nadya told how she was driven from the Ukraine to Germany by a trafficker, along with two other women.⁷⁷ In Frankfurt, the traf-

ficker took their passports, telling them he needed the documents to register them in a hotel. The next morning, the girls were turned over to a German contact, who took them to the brothel where Nadya would spend the next seven months.

When she refused at first to work, she was beaten and told she could not escape. Her passport was gone, she spoke no German and she was told she owed the traffickers \$5,000 for transportation and help in getting a visa. Nadya said on the website,

They told me they will just kill me, and no one would ever get to know about it if I don't pay off this money within a month. I was locked in an empty room for several days. I was beaten and warned that they will deal with my family. They knew absolutely everything about my relatives. Only now I realized that my handler was a pimp.⁷⁷

Nadya finally broke free when police came to the brothel to break up a fight among some clients and arrested her because she had no identification. The German authorities allowed her to contact the Ukrainian Embassy, which helped her get home. That made her one of the lucky ones.

Ukraine, beset by economic problems since the fall of communism, is the second largest exporter of women to Western Europe after Moldova, the poorest of the newly independent states. The Ukrainian Ministry of the Interior estimates that 400,000 Ukrainian women have been trafficked in the last decade. Ukrainian women are smuggled to Italy, Germany, Poland, Hungary, the Czech Republic, Greece, Russia, the United States, Thailand, China, Japan, Turkey, the United Arab Emirates, and the Zionist State, according to a report from Johns Hopkins University's School of Advanced International Studies (SAIS) in Washington.⁷⁸

Although they are promised the world as au pairs, waitresses, models, or dancers, many understand they will be prostitutes. They expect, however, that they will earn \$1,000–2,000 per week, about 20–40 times more than they can earn at home. They also expect at least eight hours of rest a day and a decent place to live. Instead

they end up staying with ten other women in a one-bedroom apartment that has only five beds. They sleep in turns so that they can “service” 20 to 30 customers a day.

Women who think they are headed for jobs in Italy or France often make it no farther than the Balkans, where they are forced into sex jobs in local brothels. International peacekeeping troops in Kosova were reportedly fueling a prostitution boom in the former Yugoslav province, said the SAIS report. An earlier SAIS report recounted that survivors of the former UN safe haven in Srebrenica, Bosnia accused Dutch UN troops of serious misconduct, including abetting and assisting child prostitution.⁷⁹ The German Defense Ministry said it would investigate a report that underage girls were working in Macedonian brothels regularly visited by German peacekeepers serving in Kosova.

Women are also smuggled in groups of 10 to Kemalist Turkey and its neighbor Greece across the mountainous border with Bulgaria, where they often encounter the dead bodies of their compatriots. Some say that the worst actually lies ahead. There they are delivered to a market in the Turkish city of Trebizond, where we are told, they are literally bought and sold like slaves. Such is the legacy of the secular and anti-Islamic government of Kemal Ataturk.⁸⁰

From Bosnia to the Holy Land, throughout Western Europe, and even in North America, women are sold for anything from \$800 to \$15,000, depending on the “quality” of the “product,” and remain obligated by large debts for their transportation and the arrangement of documents, according to Human Rights Watch. The women’s debt can range from \$10,000 in Italy to \$1,000–3,000 in cash-strapped Serbia. A dissatisfied “master” or owner will often sell the woman he “owns” to another owner, who then demands that she repay him the purchase price. This information comes from trafficked women in Bosnian and Middle Eastern brothels. Some traffickers break the women’s will by bringing them in bunches to a “show murder” of a woman who refuses to work as a prostitute. Some are sent to what they call training camps in Italy, where traffickers make them “service” 50–100 men a night until they are totally broken.

The debts accumulate to points where few women ever come close to “working” them off. Even if a woman does come close, she may then be resold, leaving her with a larger debt. These women are slaves of the “owners” in the fullest and worst sense of the word; the published details of their treatment make appalling reading. All too often, the police and local authorities in the offending countries are complicit in their enslavement, making escape difficult. In most countries, police will arrest and prosecute the woman unless she can convince them that she was illegally sold into prostitution. In the latter case, she will have to pay a fine, and subsequently be deported. The women usually are reluctant to testify against the traffickers for fear of revenge against themselves or their families. Seldom do prosecutors or police offer witnesses any kind of protection.

Advocates for the women say there are economic incentives for the governments of both the exporting and importing countries to ignore the trafficking in women. Some human rights organizations have found evidence that officials in some countries accept bribes for issuing visas to young women. The women’s home countries, meanwhile, enjoy “a net increase to their economies” from money sent home by female prostitutes. According to some reports, between 5–10% of the sex money “filters” back into the economies of the women’s home countries. Many governments have looked at the experience of the Philippines, which for years has helped its people find jobs overseas as maids, drivers, entertainers, and sometimes as prostitutes, gaining a big boost to its economy from the remittances they send home.

The immigration offices and identification centers of every country have ways to control trafficking if they want to. But when there is no awareness of God and when relations are broken with divinity, a situation devoid of human rights ends up being the norm. More money remains in the hands of traffickers, who launder most of it in “secret” offshore accounts and then return with it to their home countries, where it often makes a significant contribution to the balance of payments. The banks have become the temples of this generation. The bankers have become their gods, and economy has become their religion.

It is estimated that between \$600 billion to \$1.5 trillion per year of extortion money is looking to enter into the regulated world economy. From 20–25% of this money is coming from the women prostitutes and the sex industry, while the rest comes from drug trafficking, racketeering, and other forms of smuggling. Below is the trail of tears in the “free” world,

1. *Bosnia-Herzegovina* – Young women from Ukraine, Moldova, Lithuania, and Bulgaria are smuggled daily into Bosnia. Human rights groups report that UN “peacekeeping” troops from Canada, New Zealand, Ukraine and France regularly visit brothels outside Sarajevo. Would anyone in the Organization of Islamic Conference (OIC) be willing to discuss institutionalized *zinā* (fornication) in a predominantly Muslim part of the world? Of course not; even though the virtual founders of that Organization, the Saudis themselves, are regular customers at the brothels from Monte Carlo to Las Vegas.
2. *Germany* – Nearly 80% of the estimated 10,000 women smuggled into Germany each year are from Central and Eastern Europe and the newly independent states, such as Latvia, Lithuania, Estonia, and Belarus. According to a UN report, an estimated 15,000 Russian and Eastern European women work in the red-light district of Berlin alone. And they say that Christianity was “reformed” in Germany!
3. *Greece* – Russian women are smuggled by Eastern European criminal networks into Greek brothels. Authorities in Greece have made no effort to stop or prosecute the traffickers. In 1990, Athenian courts issued only one sentence for the crime of pimping in a case involving only two women. Prosecution rates since remain just about the same. And they say Greece is the progenitor of Western civilization!
4. *Zionist Israel* – Traffickers and prostitutes often enter the Holy Land via the Mediterranean Sea border, which in the case of prostitutes is poorly guarded. One estimate suggests that 10,000 women have been taken from Russia to Israel to work as prostitutes. And this is supposed to be a “Biblical” state, and Jews are supposed to be Semites!

5. *Italy* – The International Organization for Migration estimates that 10% of the 19,000 to 25,000 foreign prostitutes in Italy were smuggled in. Milan police in 1997 broke up a ring that was acting as an auction house, selling women from the former Soviet Union for less than \$1,000 each. And the seat of the Roman Catholic Church is in the middle of all this, and by the way, where is the Pope?
6. *United States* – The State Department estimates that 50,000 women and children are smuggled into the United States annually. Roughly a third comes from Eastern Europe, Russia, and the newly independent states, another third are brought from East and Southeast Asia, and the final third come from Central and South America. This is supposed to be the most economically advanced country in the world. It is supposed to represent the climax of Western civilization. And here it is on the front line of the sex trade!

Is this not extreme sexism bordering on racism, where people, especially the weak and powerless women, are objects to be used and ruined? Humanity today, with all the high-profile talk of rights and civil liberties, is not much different than hundreds of years ago when the “executives” trafficked in African slaves. The contrast with the honor, respect, and rights accorded to women in the noble Qur’anic Scripture could hardly be greater.

Muslims Are the Inheritors of the Covenant

- (2:243) Are you not aware of those who forsook their homelands in their thousands for fear of death, whereupon Allah said unto them, “Die!” and later brought them back to life? Behold, Allah is indeed limitless in His bounty unto man — but most people are ungrateful.
- (2:244) Fight, then, in Allah’s cause, and know that Allah is All-Hearing, All-Knowing.

أَلَمْ تَرَ إِلَى الَّذِينَ خَرَجُوا مِنْ دِيَارِهِمْ وَهُمْ أُلُوفٌ حَذَرَ الْمَوْتِ
 فَقَالَ لَهُمُ اللَّهُ مُوتُوا ثُمَّ أَحْيَاهُمْ ۚ إِنَّ اللَّهَ لَذُو فَضْلٍ عَلَى النَّاسِ
 وَلَكِنَّ أَكْثَرَ النَّاسِ لَا يَشْكُرُونَ ﴿٢٤٣﴾ وَقَاتِلُوا فِي سَبِيلِ
 اللَّهِ وَعَلِمُوا أَنَّ اللَّهَ سَمِيعٌ عَلِيمٌ ﴿٢٤٤﴾ مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ
 قَرْضًا حَسَنًا فَيُضْعِفُهُ لَهُ أَزْوَاجًا كَثِيرَةً ۗ وَاللَّهُ يَقْبِضُ وَيَبْصِطُ
 وَإِلَيْهِ تُرْجَعُونَ ﴿٢٤٥﴾ أَلَمْ تَرَ إِلَى الْمَلِإِ مِنْ بَنِي إِسْرَائِيلَ مِنْ بَعْدِ
 مُوسَىٰ إِذْ قَالُوا لِنَبِيِّهِمْ لَهُمْ آتَ بَعْثٌ لَنَا مَلِكًا نُقَاتِلَ فِي سَبِيلِ اللَّهِ
 قَالَ هَلْ عَسَيْتُمْ إِنْ كُتِبَ عَلَيْكُمُ الْقِتَالُ أَلَّا تُقَاتِلُوا
 قَالُوا وَمَا لَنَا أَلَّا نُقَاتِلَ فِي سَبِيلِ اللَّهِ وَقَدْ أُخْرِجْنَا مِنْ
 دِيَارِنَا وَأَبْنَاءِنَا ۗ فَلَمَّا كُتِبَ عَلَيْهِمُ الْقِتَالُ تَوَلَّوْا إِلَّا قَلِيلًا
 مِّنْهُمْ ۗ وَاللَّهُ عَلِيمٌ بِالظَّالِمِينَ ﴿٢٤٦﴾ وَقَالَ لَهُمْ نَبِيُّهُمْ إِنَّ اللَّهَ
 قَدْ بَعَثَ لَكُمْ طَالُوتَ مَلِكًا قَالُوا أَنَّى يَكُونُ لَهُ الْمُلْكُ
 عَلَيْنَا وَنَحْنُ أَحَقُّ بِالْمُلْكِ مِنْهُ وَلَمْ يُؤْتَ سَعَةً مِنَ الْمَالِ قَالَ
 إِنَّ اللَّهَ اصْطَفَاهُ عَلَيْكُمْ وَزَادَهُ بَسْطَةً فِي الْعِلْمِ وَالْجِسْمِ
 وَاللَّهُ يُؤْتِي مَلَكَهُ مَنْ يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٤٧﴾

وَقَالَ لَهُمْ نَبِيُّهُمْ إِنَّ آيَةَ مُلْكِهِ أَنْ يَأْتِيَكُمُ التَّابُوتُ
 فِيهِ سَكِينَةٌ مِّن رَّبِّكُمْ وَبَقِيَّةٌ مِّمَّا تَرَكَ آءَالُ مُوسَىٰ
 وَآءَالُ هَارُونَ تَحْمِلُهُ الْمَلَائِكَةُ إِنَّ فِي ذَلِكَ لَآيَةً لِّكُمْ
 إِن كُنْتُمْ مُّؤْمِنِينَ ﴿٢٤٨﴾ فَلَمَّا فَصَلَ طَالُوتُ بِالْجُنُودِ قَالَ إِنَّ
 اللَّهَ مُبْتَلِيكُمْ بِنَهَرٍ فَمَنْ شَرِبَ مِنْهُ فَلَيْسَ مِنِّي وَمَنْ لَّمْ يَطْعَمْهُ
 فَإِنَّهُ مِنِّي إِلَّا مَنِ اعْتَرَفَ غُرْفَةً بِيَدِهِ ۖ فَشَرِبُوا مِنْهُ إِلَّا قَلِيلًا
 مِّنْهُمْ فَلَمَّا جَاوَزَهُ هُوَ وَالَّذِينَ آمَنُوا مَعَهُ قَالُوا لَا طَاقَةَ
 لَنَا الْيَوْمَ بِجَالُوتَ وَجُنُودِهِ ۗ قَالَ الَّذِينَ يَظُنُّونَ أَنَّهُمْ
 مُّلِقُوا اللَّهَ كَم مِّن فِئَةٍ قَلِيلَةٍ غَلَبَت فِئَةً كَثِيرَةً بِإِذْنِ
 اللَّهِ ۗ وَاللَّهُ مَعَ الصَّابِرِينَ ﴿٢٤٩﴾ وَلَمَّا بَرَزُوا لِجَالُوتَ وَجُنُودِهِ
 قَالُوا رَبَّنَا أَفْرِغْ عَلَيْنَا صَبْرًا وَثَبِّتْ أَقْدَامَنَا وَانصُرْنَا
 عَلَى الْقَوْمِ الْكَافِرِينَ ﴿٢٥٠﴾ فَهَزَمُوهُمْ بِإِذْنِ اللَّهِ وَقَتَلَ
 دَاوُدُ جَالُوتَ وَءَاتَاهُ اللَّهُ الْمُلْكَ وَالْحِكْمَةَ وَعَلَّمَهُ
 مِمَّا يَشَاءُ وَلَوْلَا دَفْعُ اللَّهِ النَّاسَ بَعْضَهُم بِبَعْضٍ
 لَّفَسَدَتِ الْأَرْضُ وَلَٰكِنَّ اللَّهَ ذُو فَضْلٍ عَلَى

الْعَالَمِينَ ﴿٢٥١﴾ تِلْكَ آيَاتُ اللَّهِ تَتْلُوهَا عَلَيْكَ بِالْحَقِّ
 وَإِنَّكَ لَمِنَ الْمُرْسَلِينَ ﴿٢٥٢﴾

- (2:245) Who is it that will offer up to Allah a goodly loan, which He will amply repay with manifold increase? For Allah takes away, and He gives abundantly; and it is unto Him that you shall be brought back.
- (2:246) Are you not aware of those elders of the children of Israel, after the time of Moses, how they said to a prophet of theirs, “Raise up a king for us, [and] we shall fight in Allah’s cause?” Said he, “Would you, perchance, refrain from fighting if fighting is ordained for you?” They answered, “And why should we not fight in Allah’s cause when we and our children have been driven from our homelands?” Yet, when fighting was ordained for them, they did turn back, save for a few of them, but Allah had full knowledge of the evildoers.
- (2:247) And their prophet said to those elders, “Behold, now Allah has raised up Ṭālūt [Saul] to be your king.” They said, “How can he have dominion over us when we have a better claim to dominion than he, and he has not [even] been endowed with abundant wealth?” [Their Prophet] replied, “Behold, Allah has exalted him above you and endowed him abundantly with knowledge and bodily perfection. And Allah bestows His dominion upon whom He wills, for Allah is Infinite, All-Knowing.”
- (2:248) And their prophet said to them, “Behold, it shall be a sign of his [rightful] dominion that you will be granted a *tābūt* endowed by your Sustainer with inner peace and with all that is enduring in the angel-borne heritage left behind by the House of Moses and the House of Aaron. Herein, behold, there shall indeed be a sign for you if you are [truly] committed.”

- (2:249) And [then] when Ṭālūt set out with his forces, he said, “Behold, Allah will now try you by a river: he who shall drink of it will not belong to me, whereas he who shall refrain from tasting it, he, indeed, will belong to me; but forgiven shall be he who takes but a single handful.” However, save for a few of them, they all drank [their fill] of it. And as soon as he and those who had kept faith with him had crossed the river, the others said, “No strength have we today [to stand up] against Goliath and his forces!” [Yet] those who knew [with certainty] that they were [destined] to meet Allah, they replied, “How often has a small host overcome a great host by Allah’s leave! For Allah is with those who are patient in adversity.”
- (2:250) And when they came to face Goliath and his forces, they prayed, “O our Sustainer! Shower us with patience in adversity, and make firm our steps, and succor us against the people who deny the truth!”
- (2:251) And thereupon, by Allah’s leave, they routed them. And David killed Goliath; and Allah bestowed upon him dominion, and wisdom, and imparted to him the knowledge of whatever He willed. And if Allah had not enabled people to defend themselves against one another, corruption would surely overwhelm the earth; but Allah is limitless in His bounty unto all the worlds.
- (2:252) These are Allah’s *āyāt*. We convey them unto you, [O Prophet], setting forth the truth — for, verily, you are among those who have been entrusted with a mission (al-Baqarah:243–252).

These *āyāt* sweep out of Islamic history previous experience, prior practice, and earlier ventures at establishing something new or different. As we absorb this lesson we realize that the example here is yet another demonstration of how we — the committed Muslims — have inherited the history of a humble humanity. We realize that we are the extension of those generations in antiquity and that Allah (ﷻ) wants us to learn from our ancient mistakes.

We realize that we are emerging from the womb of history. We realize that when we engage Allah (ﷻ) with our commitment we are taking on an assignment that will test our patience and prove our mettle. We also realize, with more than 14 centuries behind us and with the passing of the Prophet (ﷺ), that this Qur'an was meant to be our guide and our reference as we live and die by our commitment to Allah (ﷻ). We should see by now that the crux of this whole issue is our individual and collective allegiance with this open Book.

This lesson, and this Qur'an, are not meant only to be read and recited, as the masses of Muslims routinely do nowadays; and with this kind of symbolic attachment, this Qur'an penetrates little further than the throats of these Muslims today. Despite this superficial familiarity with the Qur'an, there is still no bona fide strategy and action plan for recasting the world in the character of the Qur'an. This Qur'an demands mental engagement, for people to study, understand and internalize its contents, and to translate them into action and establish them as social and worldly realities.

When this Book speaks to our minds and hearts about certain instances in human scriptural history, it is doing so to teach us a lesson. Allah (ﷻ) has selected certain events in the course of human history so that we can learn from them, in particular how to avoid the mistakes that people before us made, because we too are in danger of making the same mistakes. Another way to understand this is to say that Allah (ﷻ) wants us to emerge from the "Israeli" pattern of history. He wants us to succeed where the Israeli Jews failed through half-heartedness and inaction. He wants us to go on where the Hebrews withdrew and retreated. He wants us to accept the trust and the covenant that the Israelis before us abandoned.

So the experiences of previous peoples are recounted to supply the Muslims with the insight they need to fulfill this responsibility. This is why accounts and criticisms of the children of Israel are the most numerous of any in the Qur'an. One reason for this, and Allah (ﷻ) knows best, is to impress upon the Muslims that they are the heirs of these responsibilities and duties rooted in human history. Another critical aspect of this scriptural reminis-

cence is that, according to Allah's (ﷻ) words, whoever is to carry this final Scripture to its divine ends is going to encounter pitfalls and attendant difficulties that were there many centuries and many generations ago.

In other words those who call themselves Muslims are going to walk the course that was previously tread upon by those who called themselves Israelis, or the Children of Israel. And if the Muslims are going to be charting the same course they need to be advised and informed of the course's hazards and pitfalls. Both the Muslims and the Jews share the same human nature. And human nature has its peculiar proclivities and tendencies. Muslims will be subject to all the same temptations — to wriggle out of an assignment if it is too demanding, to use their logic to avoid perceived dangers, to which earlier people fell prey — as will be demonstrated in the course of explaining this central lesson. Muslims will have the tendency to mimic the Jews, whether they know it or not. Human nature is human nature. These narratives about Banū Isrā'il are a warning of what Muslims may become if they do not heed the meanings and the substance of Allah's (ﷻ) trust in them. Forewarned is forearmed.

Muslim generations are requested and required to pay close attention to these Qur'anic instructions. They have to open the Qur'an in a psychological state of connectedness to realize who they are and where they are in relation to events in history, in relation to where they are in time, and in relation to what Allah (ﷻ) expects of them, regardless of what they expect of themselves. They should go beyond the melodious beauty of the Qur'an, and stress instead its intellectual and educational content. They should also bring the meanings of the Qur'an out of their cultural and conservative closets. The Qur'an is meant for all people, today and tomorrow. It was not meant only for those who departed this world more than a millennium ago. The Qur'an is not a book of cradle songs and fairy tales. Nor is it a book of chronological historical record. Rather it is the Book with all the principles and insights to activate the Muslims' sense of duty to promote Allah's (ﷻ) program for humanity on earth, through man's willpower and steady effort.

The Qur'an will never come alive in our lives if every *āyah* in it does not come alive in our minds. The Qur'an speaks about yesterday for us to have a better today and tomorrow. The reason that the Qur'an speaks of the Children of Israel is to nurture the mature people of Muhammad (ﷺ). The Qur'an recalls history so that we can recast the future. The Prophet's (ﷺ) companions, the first generation of Muslims, did just that. When we approach the Qur'an with open minds it will reply with unobstructed and unsealed information. With our minds fixed into the Qur'an we will know who to love and who to hate; we will know who our friends are and who our enemies are. We will know when to have a high-profile and when to maintain a low-profile. When the Qur'an speaks to us, responds to us, and interacts with us at the level of "life and death," then at that time we will appreciate,

Certainly, this Qur'an shows the way to all that is high-minded and noble-minded, and gives the faithfully committed Muslims who do what is right the good news that theirs will be a great reward (17:9).

This lesson is central to the history of the tribes of Israel. It recounts some defining moments in the countdown to the clash of wills and the battle of battalions. It demonstrates for the Muslim heirs of those pioneering Israeli generations how some people are not able to live up to their covenant with Allah (ﷻ). This valuable lesson illustrates the value and the objective of God-commitments and covenants.

The lesson begins with a reference to a group of people somewhere along the line of historical scriptural development — that is to say the development of the human will through the course of time to finally be able to live up to the responsibilities and sacrifices that come with adhering to and actualizing the relevant meanings of scripture. Here, Allah (ﷻ) mentions briefly but succinctly **“those who forsook their homelands in their thousands for fear of death...”** And it turned out that their fear, their caution, and their “escape” from “surrounding” death did not help them. They tried to

run away from death only to be received by death. **“Whereupon Allah said to them, “Die!” and later brought them back to life...”** They took all precautions to flee from death; they did not figure out how to become immortal; and in both cases it was Allah’s (ﷻ) will that took its course. They died and they were revived in accordance with Allah’s (ﷻ) persistent intent and purpose.

In this context Allah (ﷻ) turns to a new breed of committed Muslims — in Madinah as this Qur’anic Scripture begins to unfold — and urges them to fight and to spend of what they have when the time comes to do so. Life and money come and go. So, it would be timely and wise to give this transient life and temporary resources to Allah (ﷻ) and for His will, especially when we know that He gave us these precious things to begin with. We did not create ourselves and we did not create our means. So it is appropriate for us to use them in a manner that pleases the Maker.

The lesson then proceeds to a description of the clan-members of Israel in a time period after Mūsá (ﷺ). They had lost their dominion, or in other words the territorial possession controlled by a ruling state. Their sanctuaries were sacked, and they had become weaker than their enemies. These descendants of Israel had to go through the worst times because they had parted company with God and disregarded the teachings of their prophet. But, as happens with societies from time to time after experiencing a bitter diaspora, they felt stimulated to do something about their state of affairs. They rediscovered their God-given identity and became anxious to go to war to prove themselves. So they said to a prophet of theirs, **“Dispatch a king to us, [and] we shall fight in Allah’s cause!”**

This should stand out as the most significant event in the course of living out the scriptural reorganization of life and reality. This lesson-plan has to be exhaustively understood and assimilated by all covenant-bearers until the end of time. This moral lesson cannot be overemphasized.

This narrative demonstrates that when there is a social determination to do something in fulfillment of scripture and in attaining justice, the outcome will be positive. In the course of executing their responsibilities, some individuals and parties abandoned the

initial determination to fight for “the cause.” These abdicators did not appear before certain developments brought them to the attention of the public eye. And through it all the very few hard core and confident carriers of the covenant emerged unbowed, even though at the last moment it seemed they were abandoned by everyone else. It is due to these steadfast few that the Children of Israel came out with a breakthrough in their history. They had finally routed the enemy and established a state. The moral fiber of the few became the legal fabric of the many. All of this was done after a long and acrimonious diaspora in which the descendants of Israel were humiliated, displaced, and oppressed by well-established and arrogant powers. A history of virtual slavery ultimately led the Israeli covenant-carriers to the dominion of Dāwūd (ﷺ). That was followed by the reign of Sulaymān (ﷺ).⁸¹

This was the time that the children of Israel fine-tuned the moral and legal standards of scripture to establish the first Islamic state of power on earth. If the children of Israel ever had a golden age this was it. Remember, this Israeli climax, represented by Dāwūd’s and Sulaymān’s (ﷺ) moral authority and governance, took shape as it came out of their life in exile, subjugation, and alienation. The oppression that befell the Israelis was so thorough and so sustained that it finally produced the tenacious few who did everything necessary, defying all the odds, to finally register for all generations to come, ourselves included, the power of determination over the power of subjugation: David (ﷺ) slew Goliath.

This cluster of *āyāt* is a leadership manual for the Muslim generations who want to succeed where others have failed. The first lesson from this discourse is that “popular sentiment” can be deceptive. The only way to verify the depth of group commitment is to place people in the austere responsibilities of life on their way to the war front. The *āyāt* describe how the Israeli elite, their public figures and opinion-shapers, approached a prophet of theirs and insisted on his appointing a potentate who was fit to lead them in a war against the enemies of their *dīn*. These enemies had displaced the Israelis of this time from the legacy of Mūsá and Hārūn (ﷺ), meaning settlement in the Holy Land. So when their prophet

wanted to determine how serious they were about fighting, he said to them, **“But would you desist from doing combat if combat is assigned to you?”** They answered, **“Why should we not fight in Allah’s cause when we and our children have been expelled from our country?”**

But among the lessons of these *āyāt* is the fickleness of human nature: this public bravado would in due time diminish. It gradually disappeared as the task of fighting began to weigh heavily on different sectors of society. Or as the words of Allah (ﷻ) have it, **“Yet, when combat-duty was ordained for them, they retreated, except for a few of them.”** This tendency to “abandon ship” is so peculiar to the Israeli “Muslims” in history. They developed and finessed methods to circumvent God’s commands and orders that they could not reconcile themselves. But this psychology is not unique to the Israelis; it is to be found in human nature generally. Such fudging and evasion of responsibilities is evident today among contemporary Muslims whose Islamic commitment is shallow. Wise Muslim leaders need to always be aware of this reality, which is bound to be an obstacle on the way to the eventual clash of powers: the powers on God’s side and the powers on Shayṭān’s side.

With some people, the initial euphoria to go to war may not withstand the first challenge or the initial shock of war. Reality begins to settle in and people begin to fear what they are getting involved in. In this demonstration of how human nature interacts with Allah’s (ﷻ) will, the Qur’an outlines how other considerations began to factor in and water down the initial excitement that swept through the Israeli public to go and fight for God’s cause. Many of these Israelis, just upon hearing the divine order that they would have to go to kill and be killed, relinquished all intention of doing so. And they were the ones who just yesterday had been clamoring for a war with the enemy. After the recruitment effort and after military training and preparedness there were only a few Israelis left to shoulder this duty. One excuse that these Israeli “Muslims” came up with to avoid conscription was to question the qualifications of the commander. Allah (ﷻ) had to interfere and “vouch” for Ṭālūt (Saul) as the leading commander.⁸² That was

done by a miraculous return of the *tābūt* in which all the remnants of the Prophets (ﷺ) were carried by the angels. Still there were Israelis who objected and shirked their military duty as Ṭālūt pressed on with his military campaign,

And when Saul [Ṭālūt] set out with his military forces, he said, “Behold, Allah will now try you by a river: he who shall drink of it shall not belong to me, whereas he who shall refrain from tasting it, he, indeed, will belong to me; but forgiven shall be the one who scoops up a single handful.” However, except for a few of them, they all drank [their fill] of it (2:249).

These zealots, too, could not stay together. There were some who would — even at this advanced time in the fulfillment of Allah’s (ﷻ) order — desert. At the final moment when the two armies came face to face and the Israeli “Muslims” realized that they were seemingly no match for their enemies, they lost interest in this divine command,

And as soon as he and those who had kept faith with him had crossed the river, the others said, “No strength have we today [to stand up] against Goliath and his forces!” It was at this final hour that the remaining few defied all odds and clung tenaciously to their covenant with Allah, and expressed that by saying, “How often has a small legion overcome a great legion by Allah’s permission! For Allah is with those who persevere” (2:249).

It was this small but unyielding band of committed Israeli “Muslims” who carried the day, scored a military victory, and emerged psychologically and physically triumphant.

From another angle, the Qur’an shows a vision of a determined and confident leadership that had not lost sight of its stated objective. Ṭālūt carried this burden all the way to a successful conclusion.

This military commander displayed a penetrating understanding of man's psychology; he was not distracted by mob slogans or elitist fanfare. This unshakable commander was not affected by the swing in public opinion, away from the military strategy. His military skills showed when he put his own troops, who were drawn from that reluctant pool of people, through the paces and relieved the subordinate of their ranks and responsibilities. And finally, when an army that may originally have been thousands strong, was reduced to a few hundred at the most, Ṭālūt did not surrender to a "balance of power" analysis, nor did he think that he and his troops were about to commit military suicide. He knew that he would be fighting alongside the best and the bravest who were screened by events for this critical battle. He knew, as we should know, that what remained was a distilled commitment to Allah (ﷻ), which cannot be defeated. What remained was Allah's (ﷻ) promise, even though very few individuals remained to fulfill it. The rest is history.

The significance of this military lesson is that combatants who are doing battle for Allah (ﷻ) are supposed to be located in the *ghayb* (the imperceptible). True, their bodies are on the battlefield but their hearts, their minds, and their spirits are located in the larger reality that dwarfs the war front, even if it means their physical presence in this world is to be lost. Those in this small but select contingent of troops with Ṭālūt were human, like all other human beings. They too had nagging voices inside them, saying, "But the overwhelming odds are against us, it would be foolish to fight against an unabated and mammoth hostile force, even though we are right and our enemies are wrong; this is not the time to fight the enemy because there is no chance of winning." These notions crossed the hearts of the soldiers who stayed the course with Ṭālūt. The common sentiment was, **"No power have we today to take on Goliath and his forces."** But these few listened instead to a higher voice of authority and therefore responded to the common sentiment by saying, **"How often has a small contingent overpowered a large contingent by Allah's permit; and Allah is with the steadfast."**

This "insignificant" number of troops, then, turned to Allah (ﷻ) and said, **"O our Sustainer! Shower us with endurance in**

adversity, and stabilize our positions, and support us against the people who deny the truth [of Your power presence].” These fighters realized what imperial powers learn the hard way: that the few who are committed to Allah (ﷻ) will defeat the many who are committed to evil. They asked for victory from Allah (ﷻ); they did not send their ambassadors and diplomats to worldly powers asking for support or “neutrality.” These Israeli “Muslims,” few as they were, proved what so many of the contemporary Muslims have failed to prove. This should prove that when an army, emboldened with a trusting and relying dependence on Allah (ﷻ), meets with an army, pumped up by arrogance and a rebellious attitude to Allah (ﷻ), the former wins even if it is outnumbered and outgunned, and the latter loses even if it has nuclear capabilities and all the other weapons of mass destruction.

It is the involvement of the hidden unapparent larger world of the *ghayb*, channeled through the remaining few, that scores victories over the apparently larger world of globalized powers with massive and heavily armed militaries, and state of the art technologies.

The Israeli Character of “Flight” from Responsibility

Are you not attentive of those who departed their native lands in their thousands for fear of death, for which Allah said to them, “Die!” and afterward [He] gave them life again? Behold, Allah is certainly abundant in His gracious giving to man, but most people are thankless (2:243).

Some scholars believe this *āyah* refers to a particular time and a particular generation of the Children of Israel. However, all attempts at “specification” cancel each other out. Some say this *āyah* is about an Israeli society that lived at one time in a place called Wāsiṭ, an area near Makkah in the Ḥijāz. Others say that it refers to Israelis who lived in present day Jordan/Palestine. And the more this matter is investigated, the more one realizes that there is no conclusive

evidence of where or when these Israelis lived. The core issue here is not the location and the time frame. The essence of this lesson is to take human determination and strategy out of time-and-place coordinates and place them within man's relationship with Allah (ﷻ). The geographical and historical details have no bearing on the human interaction with Allah (ﷻ).

The larger issue here is the human concept of life and death, what is apparent about life and death, and what is not. Human beings should always refer the issue of living and dying to Allah (ﷻ), His careful planning, and His intentional determination. If Allah (ﷻ) wants man to do something, he should do it without hesitation, without fear of death or any other consequence, because, in the final analysis, the years of life and the inevitability of death are, after all, at His discretion.

Some of the Islamic historical sources suggest that the Israelis cited in this *āyah* were fleeing their country because of a plague or an epidemic. This habit of fleeing from a contagious disease is not an exclusively Israeli trait. It is found in human nature. Modern medical, technological, and statistical information, which was not available before, captures some aspects of this type of death, and thus a brief overview of it will help to better inform current attitudes on the matter. It is commonly understood that death is the cessation of all cellular activity in an organism. The age, distribution, and causes of death in a society closely reflect the level of community health. Infant and maternal mortality rates vary with the level of sanitation and hygiene, and are also affected by levels of nutrition and health care. The most common cause of death in young adults in developed countries is road traffic and other accidents; in developing countries infections such as tuberculosis are more common. In the older age groups of many countries, heart diseases, cancers, and cerebrovascular disorders are dominant causes of death. More males die at all ages throughout life, so widows are more common than widowers. In the world of secular social sciences the exact definition of death is controversial, and varies among legal systems. In some jurisdictions, to rely on such criteria as the absence of pulse or heart-beat, respiration, or corneal reflex is no longer enough, given that

medical science can sometimes revive people who have temporarily lost these functions. And new criteria continue to be devised, notably the absence of brain waves on an EEG.

With this in mind, could the *āyah* be referring to an underdeveloped part of the world from where its people, the Israelis, were fleeing their “third world” and “underdeveloped socioeconomic status” in fear of the problems that typically plague the “third world?” Could it be that these Israelis, in a bid to get some extra years of life, wanted to join the “first world,” the modernized societies around them, to avoid such widespread outbreaks of infectious diseases, though to do so they had to abandon their “nation-state?” Could this *āyah* be saying that these Israelis were so keen on avoiding death by natural causes that they had to give up their motherland in the process?

And could there be another reading of this *āyah*? Could it be said that each Israeli, in his pursuit of a long life, cut short the life of his society? Perhaps all these individual Israelis, looking for more years in their personal lives, ended up inflicting less years on their integrated (national) life. **“Allah is, certainly, measureless in His magnanimity to man, but most people are unthankful.”**

Did it ever occur to these types, who wish to become centenarians, that a nation’s livelihood depends on their sacrificing some of their individual years to make it possible for their collective self — the nation — to live on? Allah (ﷻ) is generous here in the sense that some individuals give a few years of their own lives so that their society survives. Many people cannot see this; therefore the many cannot appreciate it.

What is truly peculiar about these Israelis is that this “I want to live forever” drive became a social trend with thousands if not tens of thousands in its fold. Everyone wanted to extend their lives, even if that meant an exodus, a diaspora, and the life of the ghetto in a modern society. Yet, whatever they did and wherever they went, death finally caught up with them. So their larger self – their collective “national” life — ceased to exist.

How did all this happen? Where did they go? What type of “death threats” were they running from? What type of “advanced”

society did they go to? None of these matters is elaborated upon. These details are skipped in order to get to the point. The point is that no one is able to avoid the inevitability of death. It would have been more honorable for them to withstand their encounter with whatever fear of death was peculiar to their social status, to their national character, or to their underdeveloped conditions, but they chose not to; yet still they ran into the fact of death. **“...and later [Allah] brought them back to life.”** Could this mean that after the flight-from-death generation was consumed by death, Allah (ﷻ) subsequently nurtured another generation of Israelis who brought their society back to life? Could this *āyah* be summing up the pattern of Israeli history: when Israelis are caught between a personal love for life, it turns out to be their collective antipathy to a social homeland? Could this *āyah* be alluding to the fact that one cannot have it both ways: avoiding death and simultaneously achieving a social and political state are mutually exclusive?

Consider the case of the current Israeli nation-state: Zionist Israel. On the military front, they have stolen, purchased, developed, and even employed in the war theater some of the most destructive conventional, chemical, biological, and nuclear weapons, all in a bid to inflict the maximum number of casualties on the Palestinians and to avoid any casualties of their own. In the latest IDF escapade, the 2008 invasion of Gaza, over 1,400 Palestinian civilians lost their lives, compared to only 11 Israeli soldiers, five of them killed apparently by “friendly fire.”⁸³ On the political front, they have maneuvered their allies, the United States and its European satellites, into protecting Israeli security by once again sacrificing American and European soldiers’ lives so that Israeli citizens need not lose theirs. On the media front, they have demonized their “enemies” to such a point that the mass slaughter of Palestinian women and children barely registers on the world’s political radar; but the loss of a single Israeli life becomes something for the entire world to cry about. It appears that Israeli lives are the most precious in the world.

But, unfortunately for these Israelis, just like their erstwhile ancestors, those who are readily giving up their lives for freedom,

justice, and for Allah’s (ﷻ) cause are inching ever closer to a state that represents and secures the generationally oppressed. A spate of recent reports suggest that because of current developments, the State of Israel will vanish within the next two decades. These studies indicate that since the world has basically rejected the notion of colonial apartheid, the Israelis will ultimately have to agree to allowing the 1948 Palestinian diaspora to return to its homeland. Because the racist Euro-Israelis never wanted to “mix with the natives,” this would mean the exodus of two million Jews to the United States and 1.5 million to Russia and other European countries within the next 15 years, effectively “wiping the State of Israel off the map.” To sustain these arguments, keen observers cite the number of American and European passports already held by Israeli citizens — around 800,000 — and the fact that those who do not have Western passports have already begun to apply for them.⁸⁴ Of course the CIA and its American patron would never credit the Muslims for moving the spectre of retribution to a point where these settler-squatter racists feel they have to run for their lives. And so once again, these Israelis who do not want to die prove who they are; they “see the writing on the wall” and they flee. In another *āyah*, Allah (ﷻ) says about them,

Say, “O you who follow the Jewish faith! If you claim that you [alone] are close to Allah, to the exclusion of all other people, then you should be longing for death — if what you say is true!” But never will they long for it, because [they are aware] of what their hands have wrought in this world; and Allah has full knowledge of evildoers (62:6–7).

Jihad is Sustained with Monies from a Giving Society

“And fight in Allah’s way, and bear in mind that Allah hears and knows everything” (2:244). This command puts the committed Muslims on the offensive, on the condition that their undivided social commitment to Allah (ﷻ) merits it. If it turns out that many

Muslims want to abandon their domicile and their homelands because they fear an outbreak of a certain epidemic, then they, like the Israelis before them, will just be running toward a different kind of imminent death; and the supporting hand of Allah (ﷻ) will not be with them. No committed Muslims should entertain the idea of fleeing their country because of “imminent” death coming from military forces, whomever these military forces happen to be. **“And fight on Allah’s way...”** means that all covenant-bearing Muslims are required to bear arms in Allah’s (ﷻ) cause. This way to Allah (ﷻ) is defined by justice, equity, fairness, and truth. This permission to fight is qualified. Fighting has to be for Allah (ﷻ). It cannot be for a so-called “national interest.” This Western material concept for the security and well-being of the state is used in making foreign policy.

A national-interest approach to foreign policy demands “realistic” handling of international problems, based on the use of power divorced from moral principles and values. When committed Muslims go to war they do so carrying precisely the moral values and principles that define their character and their actions. Conflicts of national interest in the nation-state system are resolved by diplomacy, international law, international institutions, or, ultimately, through war. Historically, national interest evolved as *raison d’etat* (reason of state), a doctrine developed in the 16th century by Niccolo Machiavelli, which holds that security and national advantage are paramount considerations in state action.⁸⁵

The concept of national interest is hazy and subjective in its application. Exponents of a realistic approach argue that it reduces utopian expectations, recognizes the existence of power politics, produces a steady and sober involvement in world affairs, and limits a state to attainable objectives. Opponents argue that the strongest foreign policy is one built on a firm moral base, and the reliance on unilateral policies of national interest fails to provide for reconciliation of international interests. The doctrine of national interest dictates that moral principles, commitments, and agreements should be disregarded if they conflict with state policies or actions.

This *āyah* gives a justification for carrying arms and engaging the enemy, provided that it is done on Allah's (ﷻ) terms, on His instructions, and with no other motivations. In another sense, the *āyah* suggests that no one stands to gain when a socio-political expression of scripture is forfeited just because individual Muslims want to add extra years to their personal life spans by avoiding military service or depopulating their country. No scripturally established social order should relocate itself because it fears a natural disaster or a national invasion. And, as the Muslim stands at the brink of this understanding, Allah (ﷻ) immediately reminds him, **“And grasp the fact that Allah hears and knows all.”** The elusive fact that is stamped in man's attachment to worldly desires and possessions is that life itself is God-given. He gave life to begin with, and all humanity is inexorably moving toward an inescapable termination of this life, at a time of His determination.

Qitāl (combat) is the epitome of jihad. In this *āyah*, Allah (ﷻ) inspires Muslims to go to the war front and battle against the violators of justice in the manner described by Him as *fi sabilillāh*. Note that many *āyāt* in the Qur'an are worded in the exact same manner when Allah (ﷻ) inspires Muslims to struggle. The *āyāt* about jihad also characterize it as *fi sabilillāh* because it is an act of repayment and sacrifice. In addition, the actions of jihad and *qitāl* (combat) are connected in the Qur'an with spending money and fulfilling financial obligations. Recall that military service during those years of scriptural inspiration at the time of Rasūl-Allah (ﷺ) was strictly voluntary. There were committed Muslims who would want to go to the battlefield but they could not put together enough of their personal “wealth” to equip themselves with the necessary equipment. That is why these and other *āyāt* are timed to stimulate the Muslim social order to spend of what it has when the Muslim individual is willing to give his life and all he has for Allah (ﷻ). There has to be a balance between a Muslim sacrificing his life for Allah (ﷻ) and a society sacrificing its wealth for Allah (ﷻ).

In other words, a committed Muslim cannot be expected to go all the way to the war's killing fields ready to sacrifice his own life when his own society is not willing to pay for the military budget

of that war to reestablish justice. Similarly, a committed Muslim society cannot be expected to deplete its wealth for a war when there are no volunteers anxious to fight for justice, or when its leadership decides to fight for causes other than those approved by Allah (ﷻ). So Allah (ﷻ) asks,

Who is it that will offer Allah a respectable loan, which He will richly repay, with incentives and bonuses? For Allah withholds and releases; and it is unto Him that you shall revert (2:245).

Obviously, this is a call for resources and a budget for the war effort. The underlying purpose here is to motivate ungenerous and possessive people to realize that what they give out as individuals in the form of funds and fortunes will be regained in the form of social justice and political enhancement. The Islamic mentality must view with equal conviction that a martyr is not dead and that a spending society is not poor. Look at what these deeply embedded convictions did to that earliest generation of Muslims. When they knew that their *shahīds* are not dead, and when they knew that their disbursing Ummah is not poor, they reached to the four corners of the earth. The pitiable bedouins, the wondering nomads, and the tribal primitives of the Arabian peninsula became the nucleus of a world civilization that had no peer. It all had to do with the realization of two facts: one who voluntarily suffers death for Allah (ﷻ) is not dead, and the society that voluntarily spends its riches for Allah (ﷻ) is not poor. They knew, as we should know today, that Allah (ﷻ) hears and watches all who are giving and He is ready to repay everyone generously, with much more than was originally expended.

If this *āyah* circulates in the thoughts of the average Muslim and lives with him from day to day, then he can look forward to a healthy society made up of healthy citizens who give back to Allah (ﷻ) what He originally gave them: life and wealth. This situation will only last for a very short time: our lifetime here on earth. Then we will immediately return to Allah (ﷻ), **“And it is back to**

Him that you all will go.” One of the triumphs of secularism today is that virtually no one is concerned with the most certain thing that will happen to everyone: the moment of transition from life to death, or from this biological and physiological life to its sequel: the life of the *ākhirah*. In an Islamic moral and social order this fact will re-occupy center stage. Everyone will be paying close attention to this eventuality, instead of the close attention given nowadays to such trivia as beauty contests, age-enhancement, and the “good life.”

We Muslims are asked to place ourselves on a track to Allah (ﷻ); if along the way we encounter death we understand it is Allah’s (ﷻ) will, and pass on. And if we encounter less than prosperous economic times, it is also Allah’s (ﷻ) will and He will provide for society in His due time. In any case, nothing along this route to Allah (ﷻ) should deter us from willingly giving life and resources to Allah’s (ﷻ) cause whenever it is necessary. We are only a speck in the flow of life that has been calibrated, offered, and then suspended by Allah (ﷻ) as He wishes and as He regulates.

The Episode of Tālūt and the “Odds” of War

At this point the commanding words of Allah (ﷻ) communicate the heroic account of the heirs of Israel who came after the time of Moses (ﷺ),

Are you not apprised of the elite from the heirs of Israel, after the time of Moses, how they said to one of their prophets, “Assign a commanding officer to us, [and] we shall fight in Allah’s campaign!” He replied, “Would you, perhaps, refrain from fighting if fighting is decreed for you?” They responded, “And why should we not fight in Allah’s campaign when we and our children have been ousted from our homelands?” Still, when fighting was commanded by decree, they deserted [their military ranks], except for a few of them, but Allah had full knowledge of the offenders (2:246).

The *āyah* above literally begin with the words **“Can’t you see: *Alam tara?*”** as if to dramatize this account of the Israeli privileged class. Can you not see, O Muhammad (ﷺ), what happened to these upper-class Israelis who were trying to live out their Islam? They went to one of their prophets (the Qur’an does not say exactly who that prophet was) and asked him to assign to them a person of commanding authority so that it would be possible for them to launch a legitimate war to regain their rights: *fi sabilillāh*. To their credit, they did mention *fi sabilillāh*. This would indicate that at the beginning of this war strategy the Children of Israel had good intentions. This means that they felt their God-given responsibilities and that the only course left to them was to fight and recover their rights and integrity. These Israeli notables had a sound theoretical understanding of their position as people of scripture who were wronged. This clarity of vision and recognition of objective is in itself a significant achievement on the way to victory. Israeli Muslims and non-Israeli Muslims — meaning Muslims who lived the Israeli experience of interaction with revelation and those who followed and are living the Muhammadi experience of revelation — are expected to know beyond a shadow of a doubt that their position of “victimization” and systemic exploitation has a military rebound effect to it. They have to know that there is only one option left: the military option. This military option has to be prosecuted with scriptural integrity, divine supervision, and superiority of willpower over weapons-power. Any pollution of this fact will only lead to setbacks and defeats, or to inconclusive results and unsatisfactory consequences.

Their prophet then wanted to ascertain how true they would be to their word. Were they really serious about going to war? Did they realize that many of them would be killed and many more injured and wounded? There is something in the Israeli psychology that caused this prophet some recriminations about whether his people really wanted to go to war. Thus he had to turn to them to verify their stated intentions. This prophet, as is expected of Prophets (ﷺ), understood the psychology of his people; he also knew the conditions and demands of going to war. They responded, **“And why should we not go to war when we and our children**

have been routed out of our homelands?” They appeared to have no second thoughts about the matter. At this point, before any combat had taken place, the enthusiasm between these Israeli Muslims, who felt that their enemies are Allah’s (ﷻ) enemies, was infectious. There were no second thoughts in their minds about their oppressors who had unjustly treated them and disregarded the supreme Authority. No government was to be allowed to have any well-grounded authority to break up families and tear down societies, as was done to these Israeli Muslims. So the only choice left for these oppressed Israelis was to struggle against and fight off the aggressive party — on God’s terms.

That being said, the zeal of these ardent Israelis began to take a turn for the worse. The next sentence begins the process of gradually exposing their morale, **“But, when combat duty was made mandatory for them, they reversed course, except for a few of them.”** Here the treacherous nature of most of these Israeli Muslims started to bubble to the surface. Even when the facts were well established and in their heart of hearts they knew that truth was on their side, and even when they yearned for the justice of the aggrieved, they turned their back on their obligations and accountability.

This is a feature of all societies that are not schooled in scripture and emancipated by experience. Human nature, corporate interests, and a paid-off religious class will have no difficulty in explaining away their society’s perfidy and treason. All Islamic leaders and decision makers should note this fact. As long as there are humans enlisting in the divine course, its “Israeli” expression will also be there. And it will be wrapped up in the dress of prophets, in the language of scripture, and in the traditions that extend all the way back to Makkah and al-Quds. No one reading these *āyāt* should be surprised to see contemporary Israeli “Muslims” who are playing the parts that are described in the Qur’an. This disloyalty is to be expected from those whose mouths voice the truth but whose actions are in error. For this reason Allah (ﷻ) reminds, **“And Allah has full knowledge of the wrongdoers.”** This, in the first instance, is a way of placing ultimate results in the ultimate knowledge of Allah (ﷻ). Or, in other words,

although the hard-working and struggling Muslims may not be able to immediately know who these defectors will be, Allah (ﷻ) certainly knows them. Secondly, this is an indictment of those large numbers who desert the war effort in earnest. They are offenders and sinners; they blunder against themselves, they betray their prophets, and they give away their rights after giving moving speeches and elaborate presentations for their cause.

This can only be described as high treason: the fanatics of the Children of Israel knew they were mistreated and abused. Consequently, they went to their prophet to have him appoint a military figure who could deliver them out of their “national dislocation” and bring them into the justice of a scriptural statehood. These Israelis reaffirmed their determination to go to war to see that justice and liberty are achieved. And when the time came to prove their mettle the majority of them could not fight for truth and justice, but instead renounced their avowed military duty. This is not only insubordination but also rebellion against divine authority.

And their prophet said to these [Israeli] seniors, “Behold, now Allah has dispatched Ṭālūt [Saul] to be your commanding official.” They said, “How can he have a mandate over us when we have a better claim to dominion than he, and he has not [even] been endowed with ample wealth?” [Their prophet] replied, “Behold, Allah has placed him above you, and empowered him profusely with knowledge and strength. And Allah bestows His dominion upon whom He wills, for Allah is Infinite, All-Knowing” (2:247).

Once again, as the Qur’an previously pointed out in other *āyāt* of this *sūrah*, the recalcitrant and unmanageable character of the Israeli seniors comes out into the open. Here they are asking their prophet to appoint a commander to take charge of a campaign to liberate them. They made it very clear to their prophet that they wanted to do combat *fi sabilillāh*. And after saying all the right words, they immediately started taking the first step in the wrong

direction. When their prophet responded to their petition, telling them that Ṭālūt had been appointed commander by Allah (ﷻ), they retorted by protesting his choice! Their argument was that “one of them” should have been selected by Allah (ﷻ) for this position. How dare God appoint an “outsider” to lead them, especially when he is to make life and death decisions? Ṭālūt, in their “racist” mentality, does not have “royal blood” in him; he is disqualified, even if God pronounces him fit for the task! What is more, he does not even have the financial status that could make up for his hereditary failings!

Their prophet answered their erroneous concerns by pointing to the intrinsic qualities of Ṭālūt as well as to the significance of Ṭālūt as Allah’s (ﷻ) choice,

[Their prophet] replied, “Behold, Allah has selectively chosen him above you, and blessed him with extraordinary knowledge and a robust physical size. And Allah confers His disposition upon whom He wills, for Allah is Infinite, All-Knowing” (2:247).

So Allah (ﷻ) has made it clear: he has chosen a qualified man for the task ahead, and that should be it. For further explanation, their prophet made it clear that this man is exceptional because he has both uncommon intelligence, and exceptional physical strength. Besides, his health and body are athletic and “olympian.” Were it not for Israeli racism the matter would have been settled. Ṭālūt would have immediately assumed his responsibilities, the majority of the people would have joined the war effort, and the liberation process would have commenced without further ado. But the juniors of Israel are the juniors of Israel — disobedient, unruly, stiff-necked, and hardheaded. When people express their determination to declare war, the worst thing they can do is to break their solidarity by turning against God and distancing themselves from their prophet. But these Israelis have a way of antagonizing God and enemy at the same time. And yet, at times such as this, they expect a “miracle” to tip the balance of the argument or contention.

And so their prophet said to them,

Behold, it shall be a sign of his [legal] authority that you will be granted a *tābūt* endowed by your Sustainer with intuitive tranquility and with all that is enduring in the angel-borne heritage left behind by the House of Moses and the House of Aaron. Herein, behold, there shall indeed be an *āyah* for you if you are [truthfully] committed (2:248).

When these Israeli Muslims turned quarrelsome concerning the leadership of Ṭālūt, their prophet presented them with something that could only come from Allah (ﷻ): the *tābūt*, the lost and irretrievable Ark of the Covenant, was carried to them by the angels.⁸⁶ This, according to Jewish history, was the chest in which scriptures brought to the Children of Israel by the Prophets Mūsá and Hārūn (ﷺ) were placed; it had been lost during an earlier war⁸⁷ fought under the leadership of their prophet Joshua (ﷺ).⁸⁸ This miraculous experience was expected to bring them to their senses. Their prophet also thought that this would be enough for these stonewalling Israeli Muslims to accept Ṭālūt as their chief, “...if you are sincerely committed to Allah.” This miracle brought self-assurance to some of these skeptics, but only after the full length of the protestation took its psychological toll on their morale.

After this issue was settled, Ṭālūt set out to prepare for the jihad. Those who had accepted Ṭālūt’s leadership were conscripted. And the Qur’anic wording unveils the following scene, which shows Ṭālūt and his army setting out to do what has to be done,

And when Ṭālūt set out with his troops, he said, “Behold, Allah will now test you by [exposing you to] a river: he who shall drink of it will not belong to me, whereas he who shall restrain [himself] from tasting it, he, indeed, will belong to me; but forgiven shall be he who shall scoop up but a single handful.” However, except for a few of them, they all drank [their fill] of it (2:249).

With hindsight, Ṭālūt's military wisdom can be more objectively appreciated. He knew he was approaching an enemy that was numerically superior and better equipped. He also knew his own force was from a nation that had been known for its historical defeats and debacles. He knew his army would need a power that is capable of overcoming the enemy's military superiority, and that this power could only come from the will of his men. This willpower would have to reverse every instinct a soldier would have in that situation, from physical fear to the "need" to drink. This willpower had to surmount all bodily obstacles and challenges. It had to rise above "necessities" and "requisites." It had to "obey orders," and put up with the consequences. These forces would have to establish their perseverance as well as their patience in adverse circumstances. And to do so, these armed forces would have to prove they are not going to fall for the nearest temptation. That is where this test fits in. These fighters and battlers were to be tested by coming across a source of water that had become to them both a necessity and an obsession: they were very thirsty, given the arid conditions they were exposed to. This source of water, a river, would sort out those who could prove their willpower, by abstaining from drinking any of that water, from those who could not, by allowing themselves to be tempted and then rationalize the necessity to have water.

"Except for a few of them, they all drank [their fill] of it." Not only did they quench their thirst, they imbibed the water, going far beyond their instructions to limit themselves to a handful if they could not resist having it. A handful of water would extinguish the burning thirst but it would not serve to peg them down as a full stomach of water would do. Many of what seemed like patriotic enlisted military personnel flunked the willpower test. They no longer qualified to go the extra mile and face off with the "technologically" superior enemy. In the end, for these soldiers with no willpower to be relieved of their duties at this point, before going off to face the enemy, turned out to be better for them and better for the rest of the army. If they were to continue on to the war front with this kind of behavior, they might have destabilized the internal ranks of the military force by becoming a frustrating, or obstruc-

tive contingent. A lesson has to be learned here: an army is not assessed by its numbers; it is assessed by its discipline, its rule of conduct, and its method of practice.

This episode demonstrates that intentions alone do not deliver victory. The intention to go to war had to be followed up with real and practical preparations for war. A war should never only be regarded as those hours, days, or even years of military clashes. A war is all the time and effort preceding that — the preparation, the training, the planning, and the resource mobilization that antedates the first shot.

These two developments — the initial public opinion erosion and the lack of military discipline — both of which resulted in a “military scale-down” did not frustrate or diminish Ṭālūt’s morale. “Muslim Israeli” public opinion took issue with his credentials, but he was not deterred. Then many of his subordinates refused to abide by his orders and had to be dismissed from the army, and that did not aggravate his resolve. He simply proceeded with Allah’s (ﷻ) company to do what had to be done.

Up to this point this whole “war of liberation” was off to what seemed like an unpromising start. And it was not over yet,

And soon as he and those who had kept faith with him had crossed the river, the others said, “No military capability have we today [to fight] against Goliath and his forces!” (2:249).

Now these “diehards” were all that was left from what began as an army, which then shrank into a division or brigade, and then finally, after all the psychological and physical challenges, dwindled into just a squadron. This “bare” military unit knew what it was up against. This “insignificant” force had finally qualified to go to war against the powerful armed forces led by Goliath.⁸⁹ One may say this was the “rag-tag” force that had finally gained the honor of taking on the “superpower” of its time. And even at this advanced stage and approaching moment of combat some of them still could not but notice that their chances for a victory were nil.

But they had to decide; and their internal and psychological decision would mean everything in the course of this disproportionate battle. Would they, in these decisive moments, feel and know that their proven willpower had become the medium for the expression of Allah’s (ﷻ) will? This final linkage with Allah (ﷻ) was possible only through their enduring commitment to Him. At this conclusive moment in the history of nations there was a divergence of perceptions. The materialists saw their power in terms of military prowess, the military industrial complex, military research and development, and the overwhelming striking power of state of the art military arsenals and armaments, while the “wretched” forces saw their power in terms of Allah’s (ﷻ) involvement in this affair, His interference with the course of the war, and His infinite power that is expressed on His terms in His own ways. And so it was, at this crucial time, that the “few and the feeble” stepped forward and expressed their convictions and commitment,

[Yet] those who were sure that they were destined to meet Allah, answered, “How often has an insignificant contingent triumphed over a substantial contingent by Allah’s authorization! For Allah is with those who are patient in hardship” (2:249).

This turns out to be the course to victory: outwardly decreasing numbers but inwardly increasing reliance on Allah (ﷻ). This human reliance on Allah (ﷻ) brings Him into the war and the scales are tipped. Those relatively few in numbers who were certain about meeting Him were destined for a military victory, following all the public opinion and equivocating human dissent and objections that went into making this final victory possible. The adjourning lesson was summarized in the words expressed by the humans of this experience, and quoted for eternity in this everlasting Book, **“For Allah is with those who are uncomplaining in adversity.”** It was Allah’s (ﷻ) calculation to have the material and physical power on one side — Goliath’s — and to have the *ghaybī* and providential power on the other side — Ṭālūt’s. And finally,

the determining factor in this military clash was not the military hardware and armory; it was the assimilation of Allah (ﷻ) into the stamina, long suffering, and perseverance, of the dedicated few that scored the decisive victory.

Their self-abnegation, fortitude, and good nature was the only weapon they had. Whatever material instruments in their possession were secondary to this most important factor. It was with this confluence of human tenacity and bravery with Allah's (ﷻ) empowerment that allowed them to reverberate with these eternal words,

And when they came face to face with Goliath and his forces, they appealed earnestly to Allah saying, “O our Sustainer! Shower us with patience [at a troubled time like this], and secure our paces, and give aid to us against people who [actively] deny the truth [about You]!” After that, by Allah’s sanction, they vanquished them. And David slew Goliath; and Allah conferred authority and wisdom, and contributed to him the knowledge of whatever He willed (2:250–251).

There is a long lost lesson to be learned by historical Israeli Muslims and contemporary Israeli Muslims. The moral high ground of the committed but few dedicated Muslims propelled them to go all the way to the battlefield. In the process, they did not take time off to achieve a military parity or to gain a balance of power formula that would otherwise qualify a “ragtag” force for an eventual and resounding military success. It was the momentum of this moral high ground that withstood the internal divisions coming out of the Israeli context; and withstood the alliance of forces coming from the external powers that seemed to have all the odds on their side. Notice how Allah's (ﷻ) words do not even mention the “legal” or “ideological” justifications used by the Goliath camp. And in those days, as in our days, there were probably scores of media sources trumping up “valid” and “logical” perspectives in favor of the predominant military power opposed to Ṭālūt and his “band of believers.”

It took what may have seemed like a long stretch — from the initial intrinsic opposition of the Israeli Muslim elite against Ṭālūt as the most qualified commander to the concluding extrinsic confrontation with the “goyim” or *kāfir* forces — for the unshakable and unfailing Muslims in that Israeli era to prove their faith and Allah’s (ﷻ) force, **“Eventually, they defeated them by Allah’s assent.”** The human act of defeating other humans was **“...by Allah’s consent.”** The ultimate military victory is an expression of Allah’s (ﷻ) will through human certainty, courage, and staying power. This reading of reality and perception of practice has to become second nature in any Islamic political matrix or party. Life-defying Muslims must entertain no doubt about Allah (ﷻ) being embedded in their tenacity as they work their way to inevitable war. In this understanding of forces, committed Muslims realize they are the instrument of Allah’s (ﷻ) will and the manifestation of His willpower. In a sense this is strange: committed Muslims feel they are weak and vulnerable but they know they are strong and invincible all at the same time. They feel they are powerless because their physical strength does not compare with the prowess and superior military might of their adversaries and yet they know they are powerful because the military “edge” of their adversaries does not compare with Allah’s (ﷻ) potency, dominance, and sway. This clash of two unequal powers is the ultimate demonstration and proof of Allah’s (ﷻ) power presence and power existence. And ever since the committed Muslims have been absent from this whole process Allah (ﷻ) has been inattentive to the depredations that have been visited on the Muslims from wars of occupation and exploitation.

Who has this depth of understanding and involvement with Allah (ﷻ) to make life at the war front and the shedding of human blood an article of faith in which Allah (ﷻ) is in charge of the course of events from the way He is located in His servants hearts to the way they express His will by their hands? War is defined by some as a struggle of two or more nations to obtain justice or the common good when all peaceful methods have failed. War declared for the purpose of recovering territory unjustly taken away, or for preserving scriptural authority over seditious subjects, or for resent-

ing insults to the nation or its citizens is certainly justifiable in terms of the preponderance of common sense and common law in human nature and human reasoning. For there is always a just cause for its inception. But in the long history of humanity, which are the societies whose identities and geographical nativity have been mutually threatened and forcefully fragmented? From our scriptural history we know this has happened twice to those allegiant Muslims who tried to extend their individual moral values into a social and legal standard of conduct and governance. Once it happened in the course of the Israeli covenant and the other in the course of the Muhammadi commitment. Both of these scriptural struggles are combined in this unquestionable Qur'an.

No one in his own private capacity may start a war, nor may he act as a volunteer in the army of a warring nation unless he is certain that the side he is fighting for has a just cause. If the justness of the war is doubtful, which was never the case in the course of this scriptural history, then no man can volunteer his services, because cooperation in the perpetuation of an injustice is permissible to no one. The war that is highlighted in these *āyāt* is not a war made up of drafted soldiers on the side of *Ṭālūt*, the Children of Israel, and the prophet of that time. It can be deduced from this military affair that all those who are expected to fight for justice, with the knowledge that Allah (ﷻ) is in their hearts, are supposed to do so without any applied coercion, forcing them to the war front. The violation of this principle leads to “draft-dodgers,” “war protesters,” and “anti-war rallies.” In the modern world, who and where are those strictly voluntary recruits who will go to the battlefield and fight for justice?

“And David slew Goliath.” Small, insignificant, and undistinguished David (ﷺ) slew eye-catching, attention-getting, and all-important Goliath. The lesson: things are not what they appear to be. From a *ghaybī* perspective Goliath was trivial and David (ﷺ) was historic. In the eyes of man, Goliath was a robust and well-polished military commander and modern statesman, while David... well no one ever heard of him! David was a boy who had his stones and his slingshot. That is how the material and secular world would view

him. But in fact he had his tenacious relationship with Allah (ﷻ) and the love for freedom and justice. And that made all the difference. It was from this episode of “Islamic” disagreements in their Israeli mode — the objections about Ṭālūt, the breakaway forces along the military path to the enemy, and the loss of heart and courage — that David (ﷺ) eventually became the heir to Ṭālūt. And subsequently Solomon became the heir to David (ﷺ) and established the first Islamic “jurisdiction” on earth. Or in Allah’s (ﷻ) words, “...and Allah bestowed upon him dominion, and wisdom, and gave him the knowledge of whatever He willed.”

Dāwūd (ﷺ) was a “king” and a prophet.⁹⁰ Further reading of this revealing Qur’an indicates that David and Solomon (ﷺ) ushered into the world an unparalleled period of modernity and technology. But even here the Qur’anic flow of ideas gets the reader to concentrate on the ultimate superiority of conviction over munitions, blood over the sword, and strategic patience over tactical expediency. The grand exercise in the clash of political wills and advantages, from a scriptural standpoint, is not for the sake of natural resources or the national interest. The fighting war is for justice on earth and the defeat of aggression,

And if Allah had not enabled people to defend themselves against one another, the world would have disintegrated, but Allah is limitless in His benevolence to all the worlds (2:251).

In this encompassing *āyah* the human personification of heroes and villains recedes in the face of principle and rationale. The worldly interaction and congestion of numerous societies and peoples has the hand of Allah (ﷻ) at work. Fairness and justice lead the way for mankind in an otherwise directionless history and noisy if not thunderous clash of social currents and cultural incompatibilities. The initial impulse for justice — coming from the Israeli Muslims who wanted to militarily right the wrong of dislocation from their homeland — redressed their strong resentment. But, more importantly, it ended up ushering in a new civilization, a

civilization represented by Dāwūd and Sulaymān (ﷺ) who anchored the first Islamic state and government into existence.

There are many “national interest” arguments for all nation-states in the world. There are many economic “justifications” for “big brother” policies applied by “superpowers” onto lesser powers and weaker states. There are nationalisms and racisms that justify alienating indigenous peoples within their own cultures or expelling them from their own lands. But what is more substantial than all that is the fact that the victims have the God-given right and the God-reinforced presence to oppose the diktat of the “high and mighty superpowers” and thereby change the course of history. Out of this clash against the arrogant power-mongers emerges the will of a small-time David (ﷺ), the relief of the inferior class, and the triumph of a low-level people.

The human anger against injustice and the passion for justice are the repositories of Allah’s (ﷻ) will on earth. This yearning and aching for equity and fairness has to surmount all the traps on its way to genuineness and truth. That is why, at the end, there were only a relatively small number of people who qualified to become Allah’s (ﷻ) executors and administrators. The simple truth of the matter is that they represented Allah’s (ﷻ) will; not because of their rituals and “piety” but because of their intractable adherence to truth and justice.

“These are Allah’s *āyāt*: We relay them to you [O Prophet], setting forth the truth, for, indeed, you are assigned a divine duty” (2:252). An *āyah* is not merely a sign or a verse as many would have cause to believe, by comparing the Qur’an to the inconsequentiality of the other surviving scriptures in the lives of their people. An *āyah* is the expression of Allah’s (ﷻ) will to the human senses. In this military affair Allah’s (ﷻ) will was expressed by the “natural losers” becoming the unpredicted winners; while the natural-born winners became the unanticipated losers. This is an *āyah* that many people want to push aside. It is also an *āyah* that some Muslims do not want to be concentrating on. But it is an *āyah* that “sets forth the truth.” All the mass media, culture media, and spiritual media that turn this fact around and automatically allo-

cate military victories to global powers, superpowers, and hegemonic powers are absent from what this Qur'an is telling them. Alas, many men of the cloth fall into this category. But if they are so, the Prophet (ﷺ) is not, **"...for, certainly, you [O Muhammad] are among those who have been entrusted with a mission."**

In these *āyāt* of *Sūrah al-Baqarah* (243–251) there is a new definition of warfare. This new definition defies the normal and age-old conventional military thinking that is applied today in modern warfare manuals. It is almost common sense in the world of technology and military know-how that nations with superior and advanced weapons systems are almost, if not definitely, guaranteed victory against those who possess outdated armaments. The popular mantra is that for someone to stand a chance of winning a war, there has to be at least "military parity;" add to that some strategic advantages such as favorable geographic positions, national self-confidence, and secure logistical operations. But in this Israeli chapter such conventional wisdom was apparently thrown to the winds. The Israeli/Islamic civilizational and militarily historical campaign against the Goliathan superpower broke all the military rules that hold sway in the minds of the higher brass and upper echelons of armies from that time up until our present time. Today's military thinking, brought into the scenario of an inferior Israeli combat unit going to war against a superior regional power led by Goliath, would almost automatically say that Allah (ﷻ) was leading the descendants of Israel into a battle defeat and not to a triumph by conquest.

On the public war-support effort, Ṭālūt was not a commander who assumed his wartime responsibilities with the solid support of a sympathetic Israeli public opinion. One would think that a society at war against a common enemy would need all the public support it can muster. But in this case, Allah's (ﷻ) choice of Ṭālūt as the military commandant of this "war in the making" exposed the self-centered Israeli elites and their corresponding clients in society who broke with this decision of appointing Ṭālūt. Even though many of them reconsidered their objection to Ṭālūt, the damage had already been done and the united internal front was shaken

and the cracks were obvious at a time when this would not serve the war effort. At least this is what a conventional political and military analysis would conclude. To put it in today's language, Ṭālūt was a controversial figure; he basically polarized Israeli public opinion. Many perceived him outside of the Israeli pecking order and the elite's power structure. Ṭālūt also did not belong to the "upper crust" of Israeli society. Normally, conventional wisdom says, these are disqualifiers that make people lose their enthusiasm for what will become a war of "national liberation."

Allah (ﷻ) and His prophet's choice of Ṭālūt divided the Israelis instead of unifying them when unity was needed the most. To the average thinking strategist, the war for Israeli national liberation was off to a stillborn beginning. Once this issue was settled, and Ṭālūt set out on his military campaign another discomfiture set in. The host of forces who were under Ṭālūt's command were to express their rebelliousness on the countdown to the battlefield. This would also have an eroding effect upon the troops' esprit de corps. The defining moment came when they arrived at a river and were instructed by Ṭālūt not to drink from that river, except maybe a small cupful. But they all drank from it except for a small number of highly disciplined individuals. Those who drank their bellies' full were considered insubordinate and were relieved of their duties. This was another "blow" to any lingering hope that such a splintered army could even think of a military victory. Finally, when these physically scorched bodies reached the military line of contact with the enemy they realized they were in no physical and tangible position to stand a chance against the "robust" and "beefed-up" army that was prepared to take them on.

Here, in the theater of war, when everyone could assess the the two opposing forces, the troops of Ṭālūt had their serious doubts. Even *al-ladhina āmanū* (those who honored their divine commitment) had to express their mind when they realized that nothing had worked to their advantage and they could not see how victory for them could come out of this obviously disproportionate military conflict. At this point in time there is no rational being who could say with confidence that the sunbaked, burned-out, and

not-as-much Israeli fighters stood even a slight chance of winning this asymmetrical and uneven war. It would appear to the normative and conventional decision maker that this whole affair is “insane.” Some may even characterize this as a “suicidal” mission! At this, the Israeli mind may have even expected a “miracle,” some extraordinary effort by God to deliver them from this imminent crushing defeat.

But nothing at all went according to “common-sense” and “technological standards.” Those pitiful, parched, and travel-worn Israelis prevailed. Impossible? Yes; if Allah (ﷻ) was not in the equation. But He was. And Allah (ﷻ) scored that victory. The poor, lamentable, and numerically few Israelis had become the instruments and the vehicles of Allah’s (ﷻ) will. There were no spectacular miracles that turned the tide of this war. In ways unexpected and in developments unforeseen the stateless Israeli Muslims defeated the hegemonic and well-entrenched power. And the defeat was rounded up with the deathblow to Goliath or in the words of the most reliable document on the subject, the Qur’an, **“And therewithal, by Allah’s say-so, they [the Israeli Muslims] defeated them [their enemies]. And David slew Goliath.”**

There are some issues that have to be cleared in the course of observing the meanings of these *āyāt*. The first issue is: how could an unlettered prophet, Muhammad (ﷺ), living and growing up in an unschooled city like Makkah which was located in an unenlightened society such as Arabia, present to the world these defining and critical events on his own? Besides, there were no Jews or Christians in Makkah to relay to him the details of these types of historical events. And furthermore, the information the Jews and the Christians have is not, in many cases, exactly the way the Qur’an presents it.

Another issue that has to be cleared here is the comment by some non-Muslim scripturalists that the prophet who was cited in this context, who came after the time of Moses (ﷺ), and who appointed Ṭālūt (Saul) to be the army commander was Samuel.⁹¹ As far as can be determined there is no solid information from unpolluted sources to confirm or deny this assertion. In other words

there may have been a prophet by the name of Samuel or there may not have been.

The other issue that has to be highlighted here is the fact that the Israeli trait of racism surfaced on this occasion as well. The Israeli upper classes were clamoring for a war of liberation and wanted someone who could assume the ultimate responsibilities of this liberation; and when Ṭālūt was picked out by their prophet, they disagreed with that because Ṭālūt was not a descendant of kings and neither was he a descendant of Prophets (ﷺ). So there was a strong racial or “blood-line” argument for Israeli racists against Ṭālūt. The strength of this argument is reminiscent of the strength of Lucifer when he objected to Allah’s (ﷻ) choice to create a human and appoint this human as His advocate on earth. The “religious” racialism of these Israelis had allocated political authority to the descendants of Judah, the son of Jacob (ﷺ), and through this line came David and Solomon (ﷺ). Prophecy was apportioned to the descendants of Levi, the other son of Jacob (ﷺ). And through this line came Moses and Aaron (ﷺ). But Ṭālūt did not belong to any of these two bloodlines, so they could not countenance him as the ultimate decision maker. The troubled Israeli racial thought process mixes race with class. In this mindset, Ṭālūt did not belong to the moneyed class, and that to them was another disqualification.

The general points to be noted from this immature Israeli/Islamic behavior are:

1. A jihad requires a thorough psychological intensity as well as a compliance with Allah’s (ﷻ) decree. The racism and materialism of these early Israeli Muslims were serious stumbling blocks in this regard.
2. Governance and leadership are not genetic material. Neither are they limited to the wealthy class. Governance and leadership are acquired through credentials, qualifications, merit, knowledge, and hard work.
3. Even if many people fail to honor the highest call to duty, there still is within the scriptural society a number of people, even if they are few, who are willing and wanting to resist and

fight until Allah (ﷻ) settles the affair in His own way and in His own time. These few will prove themselves, and the many will expose themselves.

4. Oppression and the forced choice of either being a citizen of an un-scriptural nation or being an adherent of scriptural authority will eventually culminate in a military showdown between those representing justice and the freedom to be covenant bearers on the one hand and those on the other hand who want to maintain a *kufir* status quo. Make no mistake about it: the covenant bearing Muslims of today are the extension of the covenant bearing Muslims of those times (in the initial Israeli mode). And the Zionists of today are the “Philistines” of ancient times. The defining and determining factor is the God-given Scripture and those who stick to it.
5. People, if pushed far enough, will seek justice; and that demand for justice will have a popular expression. The rituals will have no effect on deterring from this fact. And it will not be necessarily the case that the most “pious” will become the most dedicated in the fight to see justice done.
6. People realize that they need a leader to take them through difficult times. Attempts at liberation without a “central figure” have not succeeded. And this “central figure” has to be fit, capable, and eligible to lead.
7. People have the right to question who their leader should be. But once the decision is made by competent personalities to select a leader, there should be no more dissent or objections. In earlier times the prophet vouched for Ṭālūt; in our times the administrators elected into office should vouch for the ascendent leader.
8. Leadership (*imāmah*) should be traced to those who are most competent and accomplished. The choice of Ṭālūt here broke with Israeli “sectarianism” and “classism,” **“Allah has privileged him above you, and endowed him abundantly with knowledge and physique.”**
9. A leader always has a few who will maintain their discipline until the end. This camaraderie and good fellowship between

a commander and his soldiers could mean the difference between victory and capitulation.

10. *Du'ā'* has its meaning and value when it comes in the course of such momentous events. In this context *du'ā'* comes at the "tail end" of efforts and deeds that have gone ahead of words and phrases. The sequence is: you work and then you ask, **"And when they encountered Goliath and his forces they said, 'O Our Sustainer! Shower us with perseverance in adversity.'"** Today's sequence is unfortunately reversed: Muslims ask Allah (ﷻ) before they are even involved in a sequence of actions and determined effort.

Key Concluding Points from the Longest *Sūrah*

The finale to *Sūrah al-Baqarah* (āyāt 253–286) continues with the theme of solidifying the mentality and morale of an Islamic power base in Madinah. The consolidation of a scriptural state in Madinah required an ideological understanding of its role as well as a historical review of its mission. Previous Israeli experience, failures and successes, had to be considered and critiqued. Enemies and detractors had to be named and noted.

This education and practical training was, and still is, necessary for missionaries and visionaries who should never lose sight of the fact that the "acid test" of scriptural duties is withstanding the hostilities that express themselves in "carrot and stick" approaches. The Islamic movement is integral to human nature. Its opponents thousands of years subsequently will be its opponents a thousand years consequently. What changes are names, locations, and persons. But the essence of the struggle is the same; nothing has changed. That is why this Qur'an remains the book of reference about this whole affair. It covers the full spectrum of activities required to fulfill the human role of "representing" Allah (ﷻ) on earth (*khilāfah*), **"I [Allah] am coming up with a successor on earth" (2:30)**. That is one important reason why this Qur'an needs

thinking and compatible intellectual fans who are able to “humanize” its acquirable meanings. In this sense, Prophet Muhammad (ﷺ) and the committed Muslims in his line are the heirs and rigorous perfecters of man’s interaction with Allah (ﷻ) via the Qur’an.

This last portion of *Sūrah al-Baqarah* is borne of its antecedent *āyāt*. Hence, some Prophets (ﷺ) are more creditworthy than others. Some are higher up in their achievements than others. Some people who followed these Prophets deviated after the Prophets (ﷺ) passed on. Some of them even became antagonists of each other.

Some of those Apostles We have endowed more highly than others: among them were such as were spoken to by Allah [Himself], and some He has raised yet higher. And We have accorded unto Jesus, the son of Mary, all evidence of the truth, and strengthened him with holy inspiration. And if Allah so willed, they who succeeded those [Apostles] would not have contended with one another after all evidence of the truth had come to them; but [as it was], they did take to divergent views, and some of them honored their covenant and commitment, while some of them disclaimed covenant and commitment. Yet if Allah had so willed, they would not have contended with one another, but Allah does what He wills (2:253).

Evident from a review of the preceding *āyāt* of this *sūrah* is the fact that the bulk of logical arguments were exchanged between the Muslim society coming-into-being in Madinah on one side and the corroding Israeli society in Madinah on the other side. For this reason, among others, the Qur’anic words express the fact that prior Prophets (ﷺ) have had their own societies deteriorate into mutual enmities and diverging convictions once their respective Prophets (ﷺ) passed away. These societies in the times of their Prophets/Apostles (ﷺ) were to a certain extent harmonious and conciliatory toward each other. But then as generations came and went these societies that were once scripturally united

broke with their common beliefs, familiar principles, mutual philosophy, and joint political orientation. A portion remained faithful to its scriptural roots and another portion branched out into deviant and defying tangents that have no basis in unaltered religious doctrine. This delineation between the errant and undependable Israelis in Madinah and the reliable committed Muslims who were now the heirs apparent to carry the Covenant had to be expressed and clarified by this prolific Book. This sorting-out process is on going.

This clarification of who the false “chosen race” is and who the humble acceptors of God’s mandate are is a constant feature of the primary themes in the Qur’an. Following this clarification, Allah (ﷻ) shifts the concerns of all to the issue of *infāq* (spending and giving) before there comes a Day when there will be no bargaining, no friendly relationships, and no intercession. When lives are sacrificed for Allah (ﷻ) at the war front, banknotes are expected to be sacrificed for Allah (ﷻ) on the home front. These acts of sacrifice should go hand-in-hand. It is not expected of covenant bearing Muslims to be as brave as to go and shed their blood for Allah (ﷻ) in war when other Muslims are so stingy as to keep back their wealth from the war effort. If some affluent people cannot volunteer for military service and serve Allah (ﷻ) by offering their time and life in combat duty, then they are expected to dole out for the “war expenses” as a token of their participation, when Allah (ﷻ) and society need them most.

And as to be expected, along this extended course of an energetic attempt to achieve something, human nature cannot withstand the longevity of it all; so it needs to be reminded and prompted of Allah’s (ﷻ) essential characteristics: His singular authority, how He is independent of all things and how everything is dependent upon Him. It is He who transcends and outflanks everyone. He is the ultimate and the proximate Keeper of everything there is. His knowledge surpasses and outmatches whatever strategic centers, research galleries, or think tanks there are around. Allah’s (ﷻ) reliable power eclipses the chanceful forces of the “superpowers.” Intervention or information calculated by humans

opposed to Allah (ﷻ) pale, as He is the source of the most reliable information and the most effective intervention. When human nature is convinced of these facts, even as the issue of social survival nags and tugs at it, then there is nothing else to worry about,

Allah — there is no deity except Him, the Ever-Living, the Self-Subsistent Fount of all being. Neither slumber overtakes Him, nor sleep. His is all that is in the heavens and all that is on earth. Who is there that could intercede with Him, unless it be by His leave? He knows all that lies open before men and all that is hidden from them, while they cannot attain to any [piece] of His knowledge save that which He wills [them to attain]. His eternal power overspreads the heavens and the earth, and their upholding wearies Him not. And He alone is truly Exalted, Tremendous (2:255).

The disposition of an Islamic movement is to fight for the vantage of Allah (ﷻ). This is not done to force individuals or peoples to “change religions” or to foreswear their convictions. The reason though is to distinguish the correct way of living from the wrong way. In this noticeable contrast between a proper lifestyle and an erroneous one there is no room for confusion that comes out of a brainwashed human inability to differentiate between a decent way of sustaining life and a dirty way of whiling away the years. Once this massively social reality is made obvious to public opinion or popular feeling, it does not matter what creed or church doctrine people may choose,

There shall be no coercion in matters of faith. Distinct has now become the right way from [the way of] error; hence, he who rejects the excessive and outrageous powers [of evil governments] and commits to [the authority of] Allah has indeed taken hold of a support most unfailing, which shall never give way, for Allah is All-Hearing, All-Knowing (2:256).

Once this fact is perceptively tangible to populations in an air of security and freedom of choice it becomes clear that it is,

Allah who is the authority of those who are securely committed to Him, taking them out of deep darkness and into light; whereas those who are opposed to Allah have the powers of excessive and outrageous regimes on their side, they take them out of light into deep darkness: it is they who are destined for the fire, therein to abide (2:257).

The *āyāt* go on to implement a gradual build-up of a budding Islamic social order in the Arabian peninsula. Along the way, the glorious Qur'an mentions the issue of life and death in a sequence of events twice pertaining to Ibrāhīm (ﷺ). In a third incident another anonymous person is eminent, but his exact identity is not disclosed. The surfacing fact of the matter here is that the essence of life and death is directly linked to Allah's (ﷻ) infallible knowledge and His irrevocable will. Human science will never be able to quantify this providential and confidential issue. Allah (ﷻ) is the authority on life and death originations, durations, and terminations. Understanding this fact gains a struggling Muslim extra credit when the Islamic social unit in this world has to *fight* to survive. And it has to *fight* to live on, not because this is an intrinsic and "rowdy" element of Islam, but because it is the only option left to peaceful Muslims in a world that prefers to "pick on Muslims," violating all norms of justice and equality.

From here, the Qur'anic textual matter goes into a lengthy disclosure about some salient features of a law abiding Islamic society. One such feature is the fact that a human society that conforms to Allah (ﷻ) is a society of social justice in which there are no usurious financial transactions (*ribā*). When the Qur'an takes up this issue of *ribā*, it follows the subject up with a long composition about the importance of *infāq* and *ṣadaqah* (disbursal of money and financial beneficence). This stretches out considerably. The Qur'anic "fund raising pitch" is parallel to the momentum for self-defense

and jihad. The circulation of money and wealth are just about established as a permanent feature of the economic and social protection in Muslim societies.

The contraindication of this Islamic “cash flow” society is pernicious *ribā* (usury). This insidious money making mechanism is proscribed in the strongest terms in this fair Book. *Ribā* is deadly. It not only concentrates wealth in the hands of the few who are rich but it also breaks down human brotherly relations among the many who are poor. And no middle class can withstand the ravages of *ribā*. In the modern world, the strongest middle class is right here in the United States. But the serious side effects of *ribā* have taken their toll on this once thriving socioeconomic “middle class.”

This succession of fiscal issues is followed by a lawful framework clarification of debt. The Qur’an is probably the first Book to have given debt a legal definition. All of this is done in two *āyāt*; one of them is the longest *āyah* in the Qur’an.

The *sūrah* comes to an end on a note that sums up the intricate details, which go into the construct of its main themes. An Islamic vision is capsulized in its concluding words about commitment to Allah (ﷻ), His Angels, His Scriptures, and His Emissaries, **“We do not discriminate among any of His Apostles.”** This equality of Prophets (ﷺ) gathers a balance of scriptural intents and purposes, and it also means a uniform responsibility throughout the ages as people of scripture struggle to uphold and stand for the principles of scripture. The concluding *du‘ā* is inclusive of the current movement of Muslims and the historical precedent of their “Israeli” counterparts,

O our Sustainer! Take us not to task if we forget or unwittingly do wrong! O our Sustainer! Lay not upon us a burden such as You did lay upon those who lived before us! O our Sustainer! Make us not bear burdens which we have no strength to bear! And efface You our sins, and grant us forgiveness, and bestow Your mercy upon us! You are our Lord Supreme: support us, then, against people who are opposed to You! (2:286).

Allah's Apostles (ﷺ): A Special Category of People

- (2:253) Some of those Apostles have We endowed more highly than others: among them were such as were spoken to by Allah [Himself], and some He has raised yet higher. And We vouchsafed unto Jesus, the son of Mary, all evidence of the truth, and strengthened him with holy inspiration. And if Allah had so willed, they who succeeded those [Apostles] would not have contended with one another after all evidence of the truth had come to them; but [as it was], they did take to conflicting views, and some of them gained a commitment to Allah, while some of them opposed Him. Yet if Allah had so willed, they would not have conflicted with one another, but Allah does whatever He wills.
- (2:254) O you who are securely committed to Allah! Spend [in Our way] out of what We have granted you as sustenance before there comes a Day when there will be no bargaining, and no friendship, and no intercession. And they who are opposed to Allah, it is they who are criminally unjust!
- (2:255) Allah — there is no deity save Him, the Ever-Living, the Self-Subsistent Fount of all being. Neither slumber overtakes Him, nor sleep. His is all that is in the heavens and all that is on earth. Who is there that could intercede with Him, unless it be by His leave? He knows all that lies open before men and all that is hidden from them, whereas they cannot attain to any [bit] of His knowledge save that which He wills [them to attain]. His eternal power overspreads the heavens and the earth, and their upholding wearies Him not. And He alone is truly Exalted, Tremendous.
- (2:256) There shall be no coercion in matters of faith. Distinct has now become the right way from [the way of] error; hence, he who rejects the powers of inordinate and unbridled governments and commits to Allah has indeed taken hold of a support most unfailing, which shall never give way, for Allah is All-Hearing, All-Knowing.

تِلْكَ الرُّسُلُ فَضَّلْنَا بَعْضَهُمْ عَلَى بَعْضٍ مِّنْهُمْ مَّن كَلَّمَ اللَّهُ وَرَفَعَ
بَعْضَهُمْ دَرَجَاتٍ ۖ وَآتَيْنَا عِيسَى ابْنَ مَرْيَمَ الْبَيِّنَاتِ وَأَيَّدْنَاهُ بِرُوحِ
الْقُدُسِ ۗ وَلَوْ شَاءَ اللَّهُ مَا أَقْتَتَل الَّذِينَ مِنْ بَعْدِهِمْ مِنْ بَعْدِ
مَا جَاءَتْهُمْ الْبَيِّنَاتُ وَلَكِنْ اخْتَلَفُوا فَمِنْهُمْ مَّنْ ءَامَنَ وَمِنْهُمْ مَّنْ
كَفَرَ ۖ وَلَوْ شَاءَ اللَّهُ مَا أَقْتَتَلُوا وَلَكِنَّ اللَّهَ يَفْعَلُ مَا يُرِيدُ ﴿٢٥٣﴾
يَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفِقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا
بِيعَ فِيهِ وَلَا خُلَّةٌ وَلَا شَفِيعَةٌ ۗ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ ﴿٢٥٤﴾ اللَّهُ
لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ ۚ لَا تَأْخُذُهُ سِنَّةٌ وَلَا نَوْمٌ ۗ لَهُ مَا فِي
السَّمَوَاتِ وَمَا فِي الْأَرْضِ ۗ مَنْ ذَا الَّذِي يَشْفَعُ عِنْدَهُ إِلَّا بِإِذْنِهِ ۗ يَعْلَمُ
مَا بَيْنَ أَيْدِيهِمْ وَمَا خَلْفَهُمْ ۗ وَلَا يُحِيطُونَ بِشَيْءٍ مِّنْ عِلْمِهِ إِلَّا بِمَا
شَاءَ ۗ وَسِعَ كُرْسِيُّهُ السَّمَوَاتِ وَالْأَرْضَ ۗ وَلَا يَئُودُهُ حِفْظُهُمَا ۗ وَهُوَ
الْعَلِيُّ الْعَظِيمُ ﴿٢٥٥﴾ لَا إِكْرَاهَ فِي الدِّينِ ۗ قَدْ تَبَيَّنَ الرُّشْدُ مِنَ الْغَيِّ ۗ
فَمَنْ يَكْفُرْ بِالطَّاغُوتِ وَيُؤْمِنْ بِاللَّهِ فَقَدِ اسْتَمْسَكَ بِالْعُرْوَةِ
الْوُثْقَىٰ لَا انفِصَامَ لَهَا ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿٢٥٦﴾ اللَّهُ وَلِيُّ الَّذِينَ ءَامَنُوا
يُخْرِجُهُم مِّنَ الظُّلُمَاتِ إِلَى النُّورِ ۗ وَالَّذِينَ كَفَرُوا أَوْلِيَائُهُم

أَلْطَّغُوتُ يُخْرِجُونَهُمْ مِنَ النُّورِ إِلَى الظُّلُمَاتِ أُولَئِكَ أَصْحَابُ
 النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿٢٥٧﴾ أَلَمْ تَرَ إِلَى الَّذِي حَاجَّ إِبْرَاهِيمَ
 فِي رَبِّهِ أَنْ آتَاهُ اللَّهُ الْمُلْكَ إِذْ قَالَ إِبْرَاهِيمُ رَبِّيَ الَّذِي يُحْيِي
 وَيُمِيتُ قَالَ أَنَا أُحْيِي وَأُمِيتُ قَالَ إِبْرَاهِيمُ فَإِنَّ اللَّهَ يَأْتِي بِالشَّمْسِ
 مِنَ الْمَشْرِقِ فَأْتِ بِهَا مِنَ الْمَغْرِبِ فَبُهِتَ الَّذِي كَفَرَ وَاللَّهُ لَا
 يَهْدِي الْقَوْمَ الظَّالِمِينَ ﴿٢٥٨﴾

- (2:257) Allah is near to those who are committed to Him, taking them out of deep darkness into the light, whereas near unto those who are opposed to Allah are the powers of inordinate and unbridled governments of evil who take them out of light into deep darkness: it is they who are destined to the fire, therein to stay forever (al-Baqarah:253–257).

“Those Apostles...,” with these words Allah (ﷻ) refers to a “scriptural class” of people. And with these words one has to concede they are special. They are humans just like anyone else, but still they are special. Who are they, though? Why were they selected by Allah (ﷻ) from among the sea of people who inhabited this planet from time immemorial? What is the “word of God,” which they struggled to implement in their societies and countries? How could such a demanding task be given to such outstanding individuals? Why is everyone else not qualified to be an apostle or a God-ordained authoritative messenger?

These are loaded questions. A satisfactory answer may not be within the limited reach of man. But even with the finite knowl-

edge available to us, complemented by the inexhaustible Qur'an, we may attempt to answer such a question.

Life and existence, to which we humans belong and are part of, has its constant laws and permanent regulations. In the Qur'anic and Islamic terminology they are referred to as *sunan*.⁹² These *sunan* are the mega and micro natural laws and observable generalizations based on recurring facts or events (in science or mathematics).

Mankind has been thinking out these “laws of nature” and making incremental advances in this direction. Man is only able to discover or take notice of only so much. And within this human limitation he goes about his humanly responsibilities as a subordinate of Allah (ﷻ) on earth. Humankind has been utilizing two basic tools to harness its mental development in this regard, and they are observation and experimentation. By their very nature, these two instruments remain relative by their constitution and inconclusive by their results. Sometimes, there are significant results over a long period of time that enable man to understand a proportion of the cosmic mega laws as well as the natural micro laws. But a thorough and all-encompassing comprehension of the coordinated set of astronomical and biological laws that work in a corresponding and complementary way is not within the reach of the human mind. The reason may be that the underlying common denominator or the engrafted vital principle or animating force within living or created things will remain by and large elusive to the sensory potential and mental processes of the particularized human mind.

Even with the passage of long stretches of time — billions of years — man will not have the cumulative capacity to cover the larger facts that govern the genesis of life and the flow of time, in addition to the movement of the galaxies and the expansion of the celestial order. Man has to come to grips with the fact that he is relative as an individual and he is relative as a humanity of individuals. Therefore, all the body of knowledge, technology, modernity, and science will remain relative and proportional; not absolute and complete.

At this point of consciousness and recognition of who we are as humans and as to who Allah (ﷻ) is as the author and generator

of life, time, existence, place, and the order therein, we discover scripture and its role in organizing and containing human life. This scripture has whatever it takes to “touch base” with our inner selves and our universal selves in a way that can only be observed by its effects and not by its essence. But there are not many individuals in human history that are capable of bypassing their sensual restrictions and raising their consciousness beyond the physical world. And out of this small group of people scattered throughout the course of time Allah (ﷻ) in His infinite knowledge chose those who are equipped to resonate with the universal and plenary protocol by which creation functions and existence works. This writer believes that **“Some of those Apostles...”** would be in a far better position to explain this than he; **[But] Allah knows best upon whom to bestow His commission (6:124).**

All Apostles and Prophets (ﷺ) were cognizant of this integral unanimity of Allah’s (ﷻ) oneness and wholeness (*tawhīd*) as it permeates through life and activity, existence and being, creation and nature. Their heart and kernel forgathered the indivisibility of Allah’s (ﷻ) will in matter and in soul. This fact predates all human scientific advances and technological breakthroughs, which may be considered contributing information to the harmony and concord that binds the atom to the atmosphere, the cell to the cosmos, and the molecule to the macrocosm.

All of these Apostles (ﷺ) and ardent supporters of this *tawhīd* assumed the responsibility of convincing human individuals and societies that their private and public decisions would have to conform to Allah’s (ﷻ) will. Their lifelong mission was reinforced by scriptural communication that would lead them through the challenges of their own societies and shed light on the circumstances they and their followers found themselves in. Armed with guidance from the heavens, they together hoped to remake the world not according to selfish lusts and corporate greed but according to the higher law that pervades everything except man’s “free will.”

This had a sense of urgency in the minds and lives of these Apostles (ﷺ); and this urgency can be felt in their words, as reported in this confident Qur’an. Listen to Nūḥ (ﷺ),

Said [Noah], “O my people! What do you think? If [it be true that] I am taking my stand on a clear evidence from my Sustainer, who has vouchsafed unto me grace from Himself — [a revelation] to which you have remained blind — [if this be true], can we force it on you even though it be disagreeable to you? And, O my people, no compensation do I ask of you for this [mission]; my reward rests with none but Allah. And I shall not repulse [any of] those who have committed themselves [to Allah]. Verily, they [know that they] are destined to meet their Sustainer, whereas in you I see people without any awareness [of right and wrong]! And, O my people, who would shield me from Allah were I to repulse them? Will you not, then, keep this in mind?” (11:28–30).

This is also in the discussion between Ṣāliḥ (ﷺ) and his society,

He retorted, “O my people! What do you think? If [it be true that] I am taking my stand on a clear evidence from my Sustainer, who has vouchsafed unto me grace from Himself — [if this be true], who would shield me from Allah were I to rebel against Him? Hence, what you are offering me is more deprivation” (11:63).

Also to be found in the life story of Ibrāhīm (ﷺ),

And his people argued with him. He said, “Do you argue with me about Allah, when it is He who has guided me? But I do not fear anything to which you ascribe divinity side by side with Him, [for no evil can befall me] unless my Sustainer so wills. All things does my Sustainer embrace within His knowledge; will you not, then, keep this in mind? And why should I fear anything that you equate with Allah, seeing that you are not afraid of ascribing divinity to other powers beside

Allah without His ever having bestowed on you from on high any warrant therefor? [Tell me], then, which of the two parties has a better right to feel secure — if you happen to know [the answer]?” (6:80–81).

And the narrative about Shu‘ayb (ﷺ) confirms the same,

He answered, “O my people! What do you think? If [it be true that] I am taking my stand on a clear evidence from my Sustainer, who has accorded me goodly sustenance [as a gift] from Himself — [how could I speak to you otherwise than I do]? And yet, I have no desire to do, out of mere opposition to you, what I am asking you not to do; I desire no more than to set things aright in so far as it lies within my power; but the achievement of my aim depends on Allah alone. In Him have I placed my trust, and to Him do I always turn!” (11:88).

And similarly in the words of Jacob (ﷺ) to his sons, “It is only to Allah that I complain of my deep grief and my sorrow, for I know, from Allah, something that you do not know” (12:86).

This is a common feature in all Apostles and Messengers (ﷺ). They all felt an intuitive impulse and an innate momentum coming from their superb conscience and their heightened sensitivity for Allah’s (ﷻ) domination and favorable position.

Other than the unique and peerless Apostles (ﷺ), ordinary human beings, mostly philosophers and religious types, have also thought about the existence of God. Their arguments can be classified in the following categories:

1. *common consent*,
2. *ontological* – founded on the assumption that existence is a property and one discoverable in the very concept of God,
3. *cosmological* – pertaining to a branch of philosophy that concerns itself with the origin and general structure of the universe, its parts, elements, and laws, especially with such characteristics as space, time, causality, and freedom,

4. *moral*,
5. *teleological* – the argument for the existence of God based on the assumption that order in the universe implies an orderer and cannot be a self-generated feature of the universe, and
6. *psychological*.

It is important to emphasize that these are tenable arguments, the validity and persuasiveness of which are open to wide-ranging opinions, rather than proofs.

Arguments based on *common consent* hold that belief in a Deity is universal among human groups and that this universality demonstrates God's existence. Some philosophers affirm that humans yearn for God whether or not this emerges into overt belief. Though the argument can be found from ancient times to the present, it is difficult if not impossible, to demonstrate that humans and human societies in all times and places dismissed the belief in God or the yearning for Him. Universal belief or yearning would point to an awareness of God, even though accuracy of such longing to a God is a matter of human divergence.

The *ontological* argument holds that the nature of human thought requires affirmation of the existence of Deity. Some philosophers would say that faith precedes and provides the context for reasoning; thus the notion of God as existing is greater than the same notion minus existence. Therefore, this line of thought has it, God cannot be conceived not to exist.

Cosmological arguments and philosophers reiterate the point that the inclusion of existence in the essence of the idea of God applies only to this highest being. That is rebuffed by those who say an ontological proof of God's existence is impossible, and argue that human consciousness of existence belongs exclusively to experience. Some go on to argue that thinking requires the assumption of a comprehensively real being, though the circumstance that man cannot avoid assuming it does not prove it. Hegel (1770–1831) affirms the ontological argument in holding Being as the presupposition of all thought and existence.⁹³ Bertrand Russell (1872–1970) rejects the ontological argument, based on the dubious assumption

of a dichotomy between thought and things, and on the naive epistemology of logical atomism.⁹⁴

The cosmological arguments appear in ancient philosophy but are given most explicit formulation in the Western secular culture by St. Thomas Aquinas, (1225–1274), Italian scholastic philosopher and one of the great theologians of the Roman Catholic Church. In the *Summa theologiae*, he offers five arguments for the existence of God, the first three of which are cosmological: from motion, from efficient cause, and from the contingency of things.⁹⁵ In each case, he begins with human experience: of motion or change, of a chain of efficient causes, of everything man experiences as contingent. Because an infinite regress is in his view impossible, motion must be traced to a prime mover, causation to a first cause, and contingency to a necessary being, each of which, he concludes, “we call God.”

The moral argument holds that the moral experience of humanity confirms the existence of God. It receives, in the pre-materialistic West, explicit formulation in Aquinas’ fourth argument, from the gradation of goodness, which necessarily implies the existence of the Good as the standard of better and worse. In his *Critique of Practical Reason*, Kant holds that God is a necessary postulate of moral reason.⁹⁶ Alfred E. Taylor (1869–1945) combines insights from Plato, Aquinas, and Henri Bergson in *The Faith of a Moralist*, where he holds that moral experience points beyond itself to theism.⁹⁷ Others may turn the moral argument around and hold that the experience of evil demonstrates the existence of God.

Teleological arguments, also found among Greek and Roman thinkers, rely on the notion that the presence of purpose in the world demonstrates the existence of Deity. The fifth argument of Aquinas is teleological: from the governance of things. The existence of God is demonstrated by the order and purpose of the world. Teleological arguments may draw on historical or scientific materials to show developmental patterns in human affairs and nature, patterns to be attributed to divine power and intention. Based on the notion of emergent evolution, some affirm God as purposively directing activity in world events and human relation-

ships. Drawing on evolutionary science, some would assert that the entire organized, living universe becomes incomprehensible without the hypothesis of God.

The *psychological* argument rests on the clinical evidence that human activity and welfare require the integration that only belief in and worship of God provide. Some would emphasize the necessity of meaning for human health and survival.

The arguments for the existence of God in the secular culture, taken individually or collectively, offer impressive evidence that faith in God can be given rational justification, but they may be persuasive in relation to what people already believe.

Some of those Apostles We have endowed more highly than others: among them were such as were spoken to by Allah [Himself], and some He has raised yet higher. And We granted Jesus, the son of Mary, all evidence of the truth, strengthened him with holy motivation. And if Allah had so willed, they who succeeded those [Apostles] would not have contended with one another after all evidence of the truth had come to them; but [as it was], they did take to conflicting views, while some of them did gain a commitment to Allah, some of them opposed Him (2:253).

Another way of paraphrasing the above is to say that Allah (ﷻ) advanced some of these Prophets (ﷺ) over others. One way of doing that was that He spoke to one or more of them. And yet others He raised in rank. Then Allah (ﷻ) speaks specifically about Jesus, the son of Mary (ﷺ), saying that He accorded Jesus (ﷺ) His *āyāt* and supported him with an inspiration of holiness. Then the definitive words of Allah (ﷻ) declaim that followers and admirers of these early Apostles and Messengers (ﷺ) fell into disputes among themselves. These disputes and contentions led to public fighting and conflict. The truth about these warring factions is that some of them did hold onto their covenant with Allah (ﷻ) while others relinquished and renounced it. Most importantly, the always

imperfect human interaction with Allah's (ﷻ) will deliberately led these people down a path where they had to go to war to settle their differences, so that ultimately opposition to God would give in, surrendering to confidence in Him. Armed evil may be driven back by armed moral excellence. This narrative just about sums up the history of revelation and the mannerism of scripture.

“Some of those Apostles We have promoted over others.”

This promotion from on high may be specific to the environment, the challenges, and the intensity of the struggle endured by every apostle. Not all societies are the same in opposing or turning down their own apostle. Some of these societies may have been less brutal while others were almost in a state of war with some of these Apostles (ﷺ). With these variables in mind, an apostle who had to fight for his life or struggle for survival gains more rank than one who is only in a psychological and theoretical resistance with his people. The one who suffers most deserves to be promoted in less time than would otherwise be the case. Another consideration about how an apostle might be given a higher rank by Allah (ﷻ) than others is the size of the social order he is addressing. Obviously, an apostle sent to a society of hundreds cannot be in the same league with another who was sent to a society of thousands or hundreds of thousands. Another consideration that contributes to the “rank elevation” of apostles is the contents of the revelation or scripture entrusted to these apostles. Some of the scriptures have more details than others, which means that more work and explanation goes with it. And this obviously helps some Apostles (ﷺ) earn a higher position or more recognition by Allah (ﷻ) than others. The scriptural subject matter here singles out two “high ranking” Apostles (ﷺ), Moses and Jesus (ﷺ), while it refers to others in a general sense,

Among them [the Apostles] were such as were spoken to by Allah [Himself], and some He has raised yet higher. And We conferred unto Jesus, the son of Mary, all confirmation of the truth, and provided help to him with the spirit of sanctity (2:253).

When it is said that God spoke to a prophet, Moses (ﷺ) immediately comes to mind. There are *āyāt* in the Qur'an that have established this verbal means of communication. Then the following sentence mentions Jesus, the son of Mary (ﷺ). In the majority of times Jesus (ﷺ) is mentioned in the Qur'an, he is referred to as being the son of Mary (ﷺ). The value of stating out-and-out that Jesus is the son of Mary (ﷺ) serves to counter the misconception of Jesus (ﷺ) being the "son of God." Truth be said, from the time of Jesus (ﷺ) onward there have been uncountable opinions about Jesus (ﷺ) all circulating around how and what type of "son" he is; whether he has one nature or two natures; whether that one nature is of two characters or whether the two natures form one character; how divinity and humanity are distinguished — if at all distinguishable in his honorable life; was human nature in Jesus (ﷺ) akin to a drop in the ocean of his divine nature; and many other theological quarrels and philosophical arguments about exactly what or who or why is Jesus (ﷺ)?!

The Church and the clergy spent much of their time debating this issue. Some of the opinions about Jesus (ﷺ) may be traced to European mythology and others may have been influenced by pagan practices. During those early generations the theological polarizations were so intense that wars broke out and blood was shed profusely among sects and religious factions holding diverging or contradictory interpretations of who Jesus (ﷺ) was. The Roman Empire's history never acknowledged pluralism when it came to "freedom of religion." It was either the official Roman interpretation of Jesus (ﷺ) or the sword. The Qur'an, Allah's (ﷻ) words of truth, is reminding anyone who is reading, of the human nature of Jesus (ﷺ) by stating he is the son of Mary (ﷺ).

And when the words of the Qur'an mention *holy inspiration* or *holy spirit*, they are referring to the angel Gabriel (ﷺ), as Gabriel (ﷺ) was the angel who transmitted scripture to the Apostles (ﷺ) and divine emissaries. It was also Gabriel (ﷺ) who relayed to these Apostles (ﷺ) their heavenly assignment and scriptural duty of conveying the word of God to the humans of God. From time to time, it was also Gabriel (ﷺ) who reappeared to the Apostles (ﷺ) during

times of duress, reinforcing and raising their morale. And even at times of war he would be involved on the side of the Apostles (ﷺ) in bolstering the confidence of vulnerable scripture-carrying-devotees. The *clear evidence* mentioned in the *āyah* above is a reference to the Injil (the Gospel), which was vouchsafed to Jesus (ﷺ); it may also allude to the numerous physical miracles that Jesus (ﷺ) performed. These will be documented in the order of their appearance as our journey through the meanings of the Qur'an continues. All of his miracles were necessary verifications and substantiations to rebuff the contrarian minors and juniors of Israel.

Who are those Apostles or Messengers (ﷺ)? No one is privy to an exhaustive list as many of Allah's Apostles (ﷺ) were dispatched before recorded history; but there is a body of information indicating that they were in the hundreds. Some of these Apostles (ﷺ) were mentioned in the Qur'an, and some of them were not. There are *āyāt* in the Qur'an that intimate the number of Apostles (ﷺ) was indeed large,

Verily, We have sent you [O Muhammad] with the truth, as a bearer of glad tidings and a warner, for there never was any populace but a warner has [lived and] passed away in its midst (35:24).

A *warnar* here would mean someone who, through Allah's (ﷻ) communication to him in whichever sense that took place, would advise, caution, counsel, and give ultimatums to societies that were on a collision course with Allah (ﷻ).

And indeed, within every population have We raised up an apostle [entrusted with this message], "Conform to Allah, and shun the outrageous and extremist concentration of [state] power!" (16:36).

Prior to the concluding apostle Muhammad (ﷺ) and the final Scripture, the Qur'an, Allah (ﷻ) generously sent messengers to communities and societies, which would then be free to make a

wise and life-saving decision by choosing to accept what His plentiful Apostles (ﷺ) had brought forth. This was “standard divine procedure,” as the above *āyāt* so plainly point out.

But then there are some of these previous Apostles (ﷺ) who were mentioned in the Qur’an and there were others who will remain anonymous, **“And, indeed, [O Muhammad], We sent forth apostles before your time; some of them We have mentioned to you, and some of them We have not mentioned to you (40:78).** And because there is not a thorough and complete list of who exactly these Apostles and Prophets (ﷺ) were, one is left with the conviction of trusting that they all did exist even though the vast majority of them is unknown; but as for the ones who were explicitly introduced via the Qur’an and the Sunnah, their mission and model is regarded by Muslims to be sacrosanct.

Some reference books of the Hadith say the number of Apostles (ﷺ) — that is, those who came with a “book” (*rasūl*) — was 315; and the total number of Apostles and Prophets (ﷺ) combined was 124,000.⁹⁸ A *prophet (nabī)* is typically one who did not come with a written message.

Out of this historic company of divinely commissioned personalities, the final Scripture specifically states 25 of them by name. They begin with Ādam and end with Muhammad (ﷺ). And they are: Ādam, Idrīs, Nūḥ, Hūd, Ṣāliḥ, Ibrāhīm, Lūṭ, Ismā‘il, Ishāq, Ya‘qūb also known as Isrā‘il, Yūsuf, Shu‘ayb, Ayyūb, Dhū al-Kifl, Mūsá, Hārūn, Dāwūd, Sulaymān, Ilyās, al-Yasa‘, Yūnus, Zakariyā, Yaḥyá, ‘Īsá, and finally Muhammad (ﷺ), may Allah’s (ﷻ) blessings and peace be their share and comfort until “the end of time.”⁹⁹

Before moving on, a fundamental point needs to be made, especially for those who, by adopting a certain religion, feel that “their” prophet is “better” than all the others. Even though this *āyah* spoke about rank distinction among the noble Prophets (ﷺ), it should not be erroneously extended to mean that some prophets are *superior* and others *inferior*. This would carry a tone of discrimination and prejudice, which is characteristic of the exploitative class structures of divergent and drifting human societies, and which ought not to tarnish these superb human characters and out-

standing public service personalities. This mistake may be a feature of errant religious beliefs; but it certainly is not a feature of anyone reading, understanding, and exemplifying this ingratiating Qur'an.

The uncompromising words of the Qur'an often relay historical information that forces human beings to come to terms with their ugly past so that they can confront a menacingly disagreeable present: the disciples and proteges of those Apostles (ﷺ) actually fought each other. The uniformity of those Apostles (ﷺ) and the monolithic message they conveyed did not inhibit their followers from launching into wars against each other. The pupils and partisans of these Apostles (ﷺ) eventually were divided and their differences allowed them to justify bitter hostilities and rancor leading to blood feuds and eventually carnage,

And if Allah had so willed, they who succeeded those [Apostles] would not have contended with each other after all evidence of the truth had come to them; but [as it was,] they did adhere to conflicting views, and some of them gained a commitment to Allah, while some of them opposed Him. Yet if Allah had so willed, they would not have clashed with each other, but Allah does whatever He wills (2:253).

The *āyah* states that when wars and battles do occur, they come to pass in accordance with Allah's (ﷻ) will. Nothing in existence can happen outside the will of Allah (ﷻ). In this instance, Allah (ﷻ) created man. And Allah (ﷻ) gave man the potential and the freedom of choice to pursue his convictions: be they right or wrong. And in doing so man may decide to go to war against his fellow man. But that does not mean that Allah (ﷻ) is sanctioning both sides of this war, or that He is promoting warfare, or that He favors settling disputes through bloodshed! All that it means is that as ugly and horrific as wars may be, they are militarily executed within the human range of options and details that are made accessible — not endorsable — by Allah (ﷻ). So, in this context, what was the reason for war? The advocates and proselytes of these Apostles (ﷺ)

adopted conflicting perspectives and incompatible ideas; some of them conformed to Allah (ﷻ) while others of them conflicted with Allah (ﷻ). When these differences reach a polarization level between *imān* and *kufr*, war is almost a foregone conclusion.

Some of these followers of earlier scripture have long departed from the letter and spirit of scripture. They have set out on a destructive and aggressive course. Their religious institutions and theological seminaries are subordinate and secondary to their parliaments and houses of lords. They all together rationalize evil intrusions in other peoples' continents and countries in the name of their national interests, their racial superiority, and their self-centered deities. Early on in "Christian" history there were communities of believers who committed their lives to the One God. But they were threatened and cornered. And, in the virtual nonexistence of recorded history substantiating scripture, the truth of why these early Christians no longer exist in any substantial or even semi-substantial way may never be known. Perhaps Christians of conscience, or for that matter Christian "Muslims," may have been saved by Muhammad (ﷺ), as they joined the force of Islam en masse during the initial century or two after the Prophet's (ﷺ) death. But through yesterday and yesteryear, the history of scripture has been a troubled one, especially as its advocates had to face down oppressive governments and self-absorbed monarchs. A closer look at written history in light of this *āyah* will expose the ferocity of this kind of opposition.

The precarious social status of individuals or groups who have different opinions or are of a different background from the dominant or ruling class of society pretty much describes all scriptural communities that do not have a moral power base. The harassment may range from the infliction of physical violence and even death — through imprisonment, fines, civil disabilities, and torture — to discrimination in employment, housing, and so forth. Religious persecution seems to be almost as old as religion itself and is still common in the present day. The existential character of religious beliefs means that they are held passionately, so that alternative beliefs may seem like a serious threat to someone's

deepest convictions. But often this religious fanaticism is combined with political or racial motives where the dominant power culture feels its power is being threatened.

In one reading of Judeo-Christian history, the Christian Church had its origins as a movement within Judaism. When the differences between Jews and Christians reached a certain degree, Christianity increasingly began to be viewed as a threat to the Jewish traditions, and in its very earliest days the church was subjected to persecution by the Jews. This is verified in the New Testament, which records how Stephen became the first Christian to die for his faith.¹⁰⁰ At that time, Christians may have considered appealing to the Roman authorities for some protection, but soon it was the Roman Empire that became the most persistent and compulsive persecutor of the new religion. Traditionally, there were ten great “acts of war” by the empire against the church, but this figure is only conventional, and the true picture is of sporadic hostility for a period of around 250 years, sometimes becoming very severe in particular areas.

The most famous of these acts of war or persecution under the empire were the following:

1. Nero, the Roman emperor in 64 and 65CE, subjected the church to severe persecution, and at that time both Peter and Paul perished.¹⁰¹
2. The “writer of *Revelations*,” John the Elder, claimed to have been an exile for the faith on the island of Patmos near the end of the first century, and this was probably a result of a persecution under the emperor Domitian.¹⁰²
3. Ignatius, bishop of Antioch, was martyred in 107CE in the reign of Trajan, and correspondence between Pliny and Trajan in 112 makes it clear that there were hostilities against Christians in Asia Minor at that time, though it also suggests that they were not being actively sought out.¹⁰³
4. There was a bad outbreak of persecution at Lyons in 177CE, under Marcus Aurelius.¹⁰⁴
5. The beginning of the third century CE saw an attempt to end conversions to Christianity, and it is to this time that the sad

story of the martyrdom of Perpetua and her companions at Carthage belongs.¹⁰⁵ There followed a time of relative quiet, broken about the middle of the century by

6. Decius, whose persecutions required all citizens to sacrifice to the emperor, leading to many apostasies.¹⁰⁶
7. The last outbreak of hostilities, under Diocletian, was the most systematic and severe of all, leading to the destruction of many churches and sacred books. It began in 303CE, and was terminated by the emperor Constantine in 313CE, when the edict of Milan granted toleration to the church.¹⁰⁷

As time goes on, the ironies of war and persecution begin to emerge. As the Christian church, with the emerging power of Roman Catholicism, began to assimilate into the Roman *tāghūt* (concentration of rampant and hideous power) and as it was no longer distinguishable from the original persecutors of the early Christians, it took to persecuting all those who did not agree with its “official” version of Jesus (ﷺ). This grew into the Middle Ages European practice of seeking out and punishing Muslims, Jews, and all Christians who do not fit into Empire-cum-Church definition of God and Jesus (ﷺ). As if this bigotry was not already byzantine enough, the European Reformation brought little improvement. Calvin caused the unfortunate Servetus to be burned at the stake in Geneva for his anti-trinitarian views.¹⁰⁸ In England, Roman Catholics burned Anglicans under Mary I, while the roles were reversed under Elizabeth I.¹⁰⁹ Even in the American colonies, where many Europeans fled to escape the continental religious bigotries and hatred, new forms of bias and hostilities broke out.

In the world today religious fanaticism hiding behind a veneer of secularism is alive and kicking. Throughout the 19th and in half of the 20th century, Jews were persecuted in various European countries, and this today has culminated in the ongoing European and “Christian” attempted mass extermination of the Muslims in the Holy Lands. For sheer magnitude and malevolence, nothing like this has ever been known before in human history. International and globalization forces have for practical purposes

stripped the Muslims in the world of their civic status and their social identity. As these words are being written, the historical religious leviathan, assuming the identity of the United States, is stating that the world is in a war against terrorism. Terrorism, in this theatre of events, is practically a code word for Islamic self-determination. In this case of what is unmistakably the globalization of war and hostilities against Muslims resuming their God-given right to freely express their Islamic political and economic self, age-old racial and religious motivations are intermingled. Ironically, the kids and the youngsters of "Israel" have moved from being the pawns of the past to becoming the potentates of the present. Zionist Israel in the Holy Land since 1948 and other Western imperialist governments in Europe and America are quickly becoming the Goliath of the post-colonial era.

In some tactical phases, acts of war and persecution have been severe; in others, while persecution may not be overt, it is subtly maintained. Freedom loving and justice seeking Muslims, the true heirs of their ancestral "Israeli" and "Christian" predecessors, are discriminated against and barred from certain forms of employment and channels of upward social mobility, not to speak of positions of influence. The human race, including those who count themselves Christians, has still much to learn about the basic human right to freedom, justice, and equality.

This historical residual of people claiming to be followers of ancient scriptures was a fact of life in Makkah when this Qur'an was first being imparted. Interacting with the first Islamic social order in Arabia were the inhabitants of Makkah who claimed they were the true followers of Prophet Ibrāhīm (ﷺ); the Jews in Madinah claimed they were the bona fide followers of Prophet Mūsá (ﷺ); and the Christians in the area claimed that they were the faithful followers of Prophet 'Īsá (ﷺ). But the fact of the matter was that each one of these claimants to prophetic legacy had diverged away from scripture in a very serious way. The deviation was so severe that they were more in conflict with God than they were at peace with Him. When this *āyah* was revealed in Madinah, the scripturally committed Muslims were in an active war against the Arabian

scriptural disloyalists, the *mushriks*. The way things were heating up for these combatant and committed Muslims, they would ultimately have to do battle with those nationalist and traditionalist but unscriptural Jews of Madinah. This timely text was befitting as it explained to these maturing Muslims that they, in fact, had greater affinity with people of prior scriptures than these purported followers of Ibrāhīm, Mūsá, and ʿĪsá (ﷺ). It clarified for the Muslims that these false scriptural petitioners cannot be considered in the camp of scripture because they had deviated from it so seriously as to be considered outside the pale of scripture altogether.

This lesson is immense and profound. Muslims need to bind this lesson into their internal thoughts and their public discussions. There are many people in this world who claim they are “Jews” but in fact they are as alien from Mūsá (ﷺ) as the Pharaoh himself. There are also people who maintain they are “Christians” but the fact of their practical behavior places them along side Pontius Pilate.¹¹⁰ There are many people in this world who assert they are “Muslims” but their relationship to Abū Lahab and Abū Jahl is much stronger than their relationship to Allah’s Prophet (ﷺ).

Religious “mechanics” and the temples, churches, and mosques they are performed in give little indication of who people really are in terms of justice, the truth, equality, and freedom, especially when these *āyāt* elevate standards of social civility above individual attachments to God. It is these normative meanings that eventually specify who people really are. People are eventually defined by their stand and position concerning issues of justice, peace, equality, and liberty. Have these *āyāt* spoken about traditional ceremonies and customary religious habits in defining *īmān* and *kufr*? No. And this should be a timeless lesson for us to learn — and to learn it before it is too late.

How *Infāq* Reveals the Connection between *Kufr* and *Zulm*

After discussing issues related to the prosecution of just war, the Qur’anic discourse customarily follows with a treatment of financial obligations. And both these tasks are addressed to entrusted

and commendable Muslims: *al-ladhīna āmanū*. In the way the Qur'an packages jihad with *infāq* one recognizes both of them to be inseparable,

O you who are firmly committed to Allah! Spend [in Our way] out of what We have granted you as provisions before there comes a Day when there will be no commerce, and no camaraderie, and no “connections.” And they who are in denial of Allah are actively in violation of justice (2:254).

These are Allah's (ﷻ) words of endearment, “*Yā ayyuhā al-ladhīna āmanū: O you who are in a firm manner committed [to Allah].*” Here, Allah (ﷻ) is calling on all who are included in this covenant-commitment relationship to spend and pass on to others from the subsistence and support that Allah (ﷻ) has given them, “**Spend [for Our sake] out of what We have provided you...**” Now is the time to do it before it is too late, “**...before there comes a Day when there will be no trade, no tender familiarity, and no intermediation.**” This is an opportunity no involved Muslim can afford to lose. Because if it passes by and the Final Day approaches nothing can compensate for this loss: no commercial activity, no “buddies” to help out, and no “third party” intervention.

These acts of charity to benefit the public at large are specified to be for jihad. And jihad is an all out effort to repel the forces of *kufṛ* and the injustice that comes out of a state that denies Allah (ﷻ), takes issue with His Apostles (ﷺ), and subverts the holy program, “**And they who are opposed to Allah — it is they who are of justice violating behavior.**”

This particular sentence needs to be probed more deeply. Often many Muslims confuse Qur'anic terminology. Allah (ﷻ) chose His words with the utmost precision. And the inclined reader should take the time to carefully understand them. One of our misfortunes as Muslims is that many of us, especially those who are in positions to do so, prefer to skim over critical nomenclature and lump distinct meanings and separate concepts into one general and

many times ambiguous idea. The word *kufr* combined with its derivatives — mentioned no less than 531 times in the good Book — has its own singular and marked meaning. What is it? It is the thought-out human show and theater that tries to eclipse, conceal, or obscure the reality of Allah’s (ﷻ) power presence, His true-to-life existence, and His entry into the dynamics of the way civilizations rise and fall. The reality and certainty of Allah’s (ﷻ) role in human affairs and “the rise and fall of nations” is so detectable that some “self-interests” or some “national interests” or some people who want to “play God” are keen on pushing His effects out of sight. And once His consequences are no longer in sight, He is no longer in sight! Or that is the way deniers of Allah (ﷻ) want people to think.

Kufr becomes the grand scheme to deny that God has anything to do with justice on earth. *Kufr* is the mental refusal of God’s system as the paradigm for man to make justice a human accomplishment. *Kufr* is the “high culture” of a false facade that forwards the notion of a separation between God in heaven and man on earth. *Kufr* is every and all concepts, theories, and ideologies that turn down and pass up God as the moral source and legal reference for all human, social, and intellectual activities. Bluntly speaking, *kufr* is the human cognitive and analytical opposition to Allah (ﷻ) as Sovereign and to Allah (ﷻ) as Divine Authority. And as justice is central to this whole issue, and as the only impartial being who can offer an abstract as well as a practical plan for justice is Allah (ﷻ), any other choice or combination of choices besides Allah (ﷻ) are bound to inflict tyranny, exploitation, and suffering in the lives of people. The central issue of justice is lost in these man-made ideologies and political programs. Therefore, this *āyah*, **“And they who are opposed to Allah — it is they who are promoting mistreatment and tyranny.”**

This *āyah* is a transformational *āyah*. It announces that *kāfirs* become *zālims*. Or in other words, those who are mentally in denial of Allah (ﷻ) are practically encouraging and advancing oppression and injustice. *Kufr* and *zulm* are not two synonymous words. The first means to be in an ideological disagreement with Allah (ﷻ), while the second means to be in a position of implementing

policies that breed and exacerbate totalitarianism and despotism, which result from the initial denial of a God of truth and justice. These latter features do not just drop into human life. There has to be an introductory process, a mental receptivity for such erroneous social theories. These chain of events will culminate in *ṭāghūt*: the gross and violent concentration of power in persons and institutions that are running the affairs of state.

The *āyah* touches on a pertinent component of this whole affair. If committed Muslims withhold spending what is necessary to finance a war for justice because of some conceptual difficulties in implementing Allah's (ﷻ) commands, then they become accomplices to a creeping *ẓulm*, which will one day dominate as things steadily move in the wrong direction. *Kufr* does not have to be grand and free-spoken; it can be limited and selective. There is such a thing as creeping *kufr*; and the *āyah* speaks to this issue. Some Muslims can be committed in every sense of the word except when it comes to spending their wealth for Allah's (ﷻ) cause; there they balk. In this one area their contentious minds "tune out" what Allah (ﷻ) is telling them to do; and they may find "sensible" excuses for being exempt from this financial duty. But Allah (ﷻ) wants to preempt this attitude; and thus He disclosed the *āyah* in this context.

Āyah al-Kursī: Who Allah (ﷻ) Is in His Own Words

After Allah (ﷻ) explains how the human understanding of scripture begins to decline in the years after the passing of His Apostles (ﷺ), He follows up with an *āyah* that encapsulates the Islamic concept of a covenant with Allah (ﷻ). Allah (ﷻ) is here defined by His own words. His uniqueness and singularity are succinctly stated. This *āyah*, known as *Āyah al-Kursī*, is one that nearly every Muslim has memorized; it is recited and reflected upon by Muslims on many occasions, especially in times of constriction and hardship, when the reciter is seeking protection and solace.

**Allah — there is no deity except Him, the Ever-Living,
the Self-Subsistent Fount of all being. Neither slumber**

overtakes Him, nor sleep. His is all that is in the heavens and all that is on earth. Who is there that could intercede with Him, unless it be by His permission? He knows all that lies open before men and all that is hidden from them, whereas they cannot attain to aught of His knowledge except that which He wills [them to attain]. His eternal power [of mercy and knowledge] overspreads the heavens and the earth, their upkeep tires Him not. And He alone is truly Exalted, Tremendous (2:255).

The attributes of Allah (ﷻ) given in this *āyah* are a compact verbal description of Allah (ﷻ) in terms understandable to the human intellect. Put together, these are the building blocks central to a Muslim’s conceptualization of Allah (ﷻ). This human mental reformulation was the mainstay of the *āyāt* revealed in Makkah. And here, too, in this *sūrah* revealed in Madinah, man is reminded of this key element: the correct human understanding of who and what Allah (ﷻ) is. Once this is firmly infused into the public mindset, the other tasks that follow in the orchestration of an Islamic lifestyle and a society meeting scriptural standards become much easier.

The importance of grounding into the Islamic personal and interpersonal mentality the reality of “who Allah (ﷻ) is” cannot be overstated. This does not mean that we humans will ever be able to comprehend Allah (ﷻ) as we comprehend physical objects and material things. In other words, we cannot rely on our five senses to define or to describe “who Allah (ﷻ) is.” We need His guidance to understand who He is. So He has made Himself known to us via this *āyah*, among others. Many thinkers with broad minds and many philosophers with deep thoughts attempted to put into human language some notions or theories about divinity and deity, and many of them were unintelligible on this subject. Some of these efforts have come down through the ages as superstition and mythology.

Before further penetrating the meanings of this *āyah* of “eternal power based on mercy and knowledge,” some benefit may be

derived from scanning the minds of those who are alienated and withdrawn from this reliable reference on the matter, the Qur'an.

In the general comprehension, God is the object of religious worship.¹¹¹ Most of the earth's population consider God to be the supreme reality upon which all else depends. In modern *kāfir* society, in which many of the happenings once attributed to divine activity are now given "natural" explanations, serious talk about God has become difficult for many people. Even "devout believers" in God express anxiety and difficulty when trying to make God relevant to human affairs. The mystical tradition in almost all religions has declared God to be ineffable (indescribable). Correspondingly, thus, mysticism has also found itself being associated with negative theology, according to which it can only be said what God is not. In this type of "mental free-fall," and because God is so utterly different from all finite beings, it is hard to see how anyone can say anything significant about God at all.

Many people who cling to religion have believed that there is some kinship between God and what is deepest in human nature itself — perhaps spirit, or even personality. The difference between a religious believer and an atheist is precisely that the former believes there is some affinity, however remote, between the human being and the being of that ultimate reality that sustains the world, while the latter denies this. So if the otherness of God (transcendence) makes some reticent about God and points toward negative theology or even silence, the sense of an affinity with God enables the believer to talk of God by way of analogies, while realizing that all such talk falls short of the transcendent reality and can only suggest it.

The opposition between the otherness and the affinity of God is only one of many, and the consequence is that all talk of God must be dialectical or even paradoxical, that is to say, whatever is affirmed about God has to be corrected by a counter-affirmation of apparently opposite tendency. Hence, if it is said that God is distant, then it follows that another must say He is also near; if it is postulated that God is unknown, then someone would posit that He is known. In summarizing this paradox, Nicholas of Cusa said that

God is the “coincidence of opposites.”¹¹² Such language applied to finite entities in the cosmos would be considered illogical, but language about that unique and infinite reality that is referred to as *God* is bound to have a logic of its own.

God in the Old Testament

It is noteworthy that the common Hebrew word nowadays for *God*, *elohim*, is a plural form, though grammatically it is treated as a singular and used with singular verbs and adjectives. The plural form may point back to a time when the Hebrews believed in many gods, but their retention of the plural form may imply, whether consciously or unconsciously, that all the gods are included in the God of the Hebrews, that all deity is comprehended in this God. Certainly, monotheism is a distinctive mark of the Old Testament. “Hear, O Israel: The Lord our God is one Lord” (Deuteronomy, 6:4; King James Version). This was a central tenet of the Old Testament religion, and, indeed, as soon as a people emerge from polytheism, it is clear that logically there can be only one God. God is one in the sense that God is unique and in the sense that God is a unity — *faithful*, in the language of the Old Testament, that is to say, consistent in actions, not capricious. All through the Hebrew scriptures, the one God of Israel is contrasted with the many gods of the pagans. Israel’s God alone acts, the idols are only pretended gods, unreal and ineffective. The Old Testament makes no attempt to prove the existence of God; the reality of God is presupposed. And when the Israeli flock begins to entertain doubts about God they are “brought back to their senses” by extraordinary miracles. This was “proof positive” of God’s existence and presence.

At the beginning of Genesis, God is represented as creating, that is to say, God is not so much one who exists as one who confers existence, not so much “He who is” as later theologians were to call God, as “He who lets be,” which implies that God is a reality of a different order from all existing things. God is not an existent, but the presupposition of all existence. God transcends the universe and may not be included among the entities that comprise it.

As creator in the sense just mentioned, God remains mysterious. God is the transcendent reality, sharply contrasted with human beings and with the things of the world. One of the biblical prophets represents God as saying,

For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts (Isaiah, 55:8–9; King James Version).

God is the *Holy One* of Israel, a numinous (revered) reality inspiring awe. The Hebrew word for *holy* has the literal meaning of *separate*. Old Testament writings speak too of the *hiddenness* of God. This God had a name, Yahweh, which God had made known to the people. This name was regarded as so holy that the faithful would not pronounce it, but instead would only say “The Lord.” All these points then kept in view the transcendence, mystery, and otherness of the God of the Hebrews.

But the other side of the dialectic also finds expression in the Old Testament. A whole series of attributes is ascribed to God, and these attributes are derived from personal human existence, so that there is assumed an analogy between God’s mode of being and the human mode. God is above all righteous, but God is also merciful, gracious, patient, and it is even said that God shares in the afflictions of God’s (chosen) people. God’s personal being is expressed sometimes in almost cruelly anthropomorphic (human-like) ways. God speaks to patriarchs and prophets and very occasionally is even seen. God makes covenants and utters both promises and threats. God experiences emotions and is frequently angered or displeased. In spite of what was said above about God’s faithfulness, God’s mind is sometimes repentant or changed. Though transcendent over Creation, God is very much involved in its affairs and exercises control over the history of Israel and its neighbors. God is represented by various metaphors and images. Most of these are taken from human society, again stressing the affinity between God

and the personal being of humanity. God is represented as king, judge, shepherd, warrior, father. Sometimes material objects are used as “metaphors” — God is a rock or a tower, for instance.

It is a noble concept of God that inspires the Old Testament, although there are occasional lapses. God is a God of justice and mercy, exercising moral governance over the world and demanding the righteousness of people. The moral character of God is closely bound up with the belief that there is only one God. It is true that the oneness or unity of God seems to be occasionally compromised. For instance, in some of the early stories the “angel of the Lord” seems hardly distinguishable from the Lord, and likewise one meets the Spirit of the Lord. And, in the wisdom literature, the divine Wisdom, described in Apocrypha as a “pure emanation of the glory of the Almighty” (Wisdom of Solomon, 7:25; King James Version).¹¹³ But the language is probably metaphorical and does not imply actual divine *hypostasis* (the one undivided substance or essence of God). Nevertheless, it is mentioned, according to biblical interpretations, because it helps to explain how it came about that Christian theology, beginning from the God of the monotheistic Old Testament, was able to formulate the conception of a “triune God.”

God in the New Testament

In the grey area of Jewish-Christian relations there is a sense in which the God of the New Testament is the same as the God of the Old Testament. Jesus (ﷺ), according to this ambiguous reading of scripture, was a Jew; the Christian movement began with Judaism; and its members were originally Jewish monotheists. Yet, this same confusion goes on to say, as the new Christian movement gained self-consciousness and felt the need to define itself more distinctively, that questions are bound to arise about the precise nature of its agreements and disagreements with mainstream Judaism. How far did the differences and innovations go? Did they perhaps touch on the doctrine of God? After all, if Jesus (ﷺ) had brought a new revelation from God, if he was as Christians came to believe, the

promised Messiah, then perhaps even the doctrine of God needed to be “rethought” in light of the new revelation.

The word *God* and its equivalent in other languages is not a specifically Christian word. Did the Christian understanding of God conform in all respects to the Jewish understanding? And what about the many gods or so-called gods of the pagan world? The first stirrings of such questions appear as early as the letters of Paul. Paul, who may well have had more influence on formulating the present day non-scriptural ideas about God, is said to have written this,

For though there be what are called “gods,” whether in heaven or on earth (as there are many “gods” and many “lords”), yet to us there is but one God, the Father, from whom are all things, and we in Him, and one Lord Jesus Christ by whom are all things, and we by Him (1 Corinthians, 8:5–6; 21st Century King James Version).

This appears to be one of the earliest attempts to specify and distinguish the “Christian God” from the many “gods” and “lords” worshiped in other cults, and even to distinguish the “Christian God” from the “God of the Jews.” “The Christian God” is distinguished from the “God of the Jews” because God is brought into the closest relation with Jesus Christ, the Lord who stands alongside God, the Father. In this historical reading and through this historical deviation, Christians no longer speak of God without reference to “Christ.” Nor do they speak of “Christ” without reference to God. Nothing is yet said about the “Holy Spirit,” who was destined to become the third entity of this man-made concept of a “trinity.” But soon afterward the official powers that be, the same powers that diverted true Christians away from the historical course of the One God, cite a further letter to Corinthians in which they find the threefold formula,

The grace of the Lord Jesus Christ, and the love of God, and the communion of the Holy Ghost, be with you all (2 Corinthians, 13:14; 21st Century King James Version).

Of course, all this is still far from the doctrine of the triune God (three gods in one) as developed in later Christian theology, but it is a beginning of the move away from the steady monotheism of the Old Testament to a more differentiated conception of God, reflecting the specific Christian belief that God was “in Christ,”

To wit, that God was in Christ, reconciling the world
unto himself, not imputing their trespasses unto them;
and hath committed unto us the word of reconciliation
(2 Corinthians, 5:19; King James Version).

From then on, the doctrine of the triple God develops in parallel with Christology. As the time distance began to increase between Jesus (ﷺ) and those who claimed to be his followers, these “Christians” came to believe that Jesus Christ is divine as well as human, living from God, for God, and in God. Then the need to recognize distinguishable “persons,” as they came to be called within the “Godhead,” became pressing. One gets the impression, however, that it was only slowly and maybe reluctantly that the Church came to apply God-language to Jesus (ﷺ). Some Christians were unwilling to infringe the Jewish monotheism they had inherited. It seems that the New Testament writers were very reticent about the divinity of Jesus (ﷺ); as there are only two or three instances where he is definitely called “God,” the later trinitarian theology tried hard to reconcile trinity with unity in God.

God in Philosophy

In philosophical terms, God is the supreme reality on which all else depends. A philosophical interest in God developed in Greece very early. It eventually asserted its influence on the Jewish, Christian, and even Islamic thinking about God. The Jewish scholar Philo of Alexandria (25BCE–50CE) led the way in developing a new philosophical theism, and the task was continued by early Christian writers.¹¹⁴ The God who had been represented by such naive images as “king” or “shepherd” became conceptualized as the principle of

being — “He who is” or “The Being,” which was justified by an appeal to the “I am” of the Old Testament (Exodus, 3:14). In the course of time, names even more distant from the biblical tradition were used, for example “necessary being.” Thus God was thought of in terms much less personal than were found in the Bible. Philo introduced the idea of the *Logos* (or *Word*) as an intermediary between the distant metaphysical God and the creatures. So, for instance, it was not God as ultimate Being but the *Logos* that had spoken to Moses (ⲙⲟⲩⲥ) at the burning bush. Anthropomorphisms (the representation of God as having human form) were removed or explained away by allegorical interpretation of the Bible. Again, whereas the Bible begins with the living creative God, the new philosophical theism began to look for arguments that would prove God’s existence.

There has always been some tension between the biblical teaching about God and philosophical speculation. Tertullian (160–220) in the early centuries and, in more recent times, such thinkers as the Protestant reformer John Calvin (1509–64), Blaise Pascal (1623–62), the existentialist philosopher Soren Kierkegaard (1813–55) and the Protestant theologian Karl Barth (1886–1968), have regarded philosophical theism with profound suspicion.¹¹⁵ The philosophical concept of God, whether He is called “Unmoved Mover” or “Ground of Being” or “Supreme Intelligence” or “First Cause” or anything else, seems, as some would say, a pale unreal abstraction alongside the God of Abraham, Isaac, and Jacob (ⲙⲁⲧⲁⲗⲁⲕ), or the Father of “Jesus Christ.” Attempts to prove the divine existence, as some believe, are as likely to sow doubts as to provide assurance. The whole enterprise of philosophical theology may seem to be a theoretical matter, divorced from the actual life of religion.

Yet at this point the dialectical claim of the philosophers must be recognized. There are minds that cannot rest until they have inquired into the very foundations of religious belief; and if there were no such critical minds, religious belief might become a luxuriant jungle of superstition. Philosophical reflection on God is needed for the criticism and elucidation of all human-concocted doctrines of God that might spring from “self to national interests,”

rather than from the pursuit of selflessly “wanting to understand” through reasoning and academic principle. A philosophical concept of God is no substitute for the concrete reality that is located in revelation and scripture. But the understanding of the God of scripture must not clash violently with the principles of reasoning and thought, with which He has endowed humans.

God in Christian Theology

The trinitarian concept of God, of which the beginnings were already visible in the early Church-approved versions of the New Testament, continued to develop through many controversies in the patristic (church fathers’) period, although it was not until the fourth century that something like a “satisfactory formula” was achieved. God, in this “Christian interpretation,” is said to be of one “substance” or “being” in three “persons” or “hypostases.” The danger of such an expression is that the three persons are so sharply distinguished that they become three gods (tritheism) or so weakly distinguished that they disappear in the undifferentiated essence of Godhood. Probably the greatest statement of Christian belief in God is that of St. Thomas Aquinas in the opening sections of his *Summa Theologica*. This has been called “classical theism” and represents the “orthodox Christian” teaching about God. Its foundations are biblical, but philosophical ideas have been skillfully incorporated and subordinated to the biblical emphases.

In modern times, however, many Christian theologians have expressed unease about some features of the classical theism. It is felt by some that God has been represented in the Christian tradition in terms that are too starkly unknowable, perhaps because of a tendency to revert to a “monarchical” concept of God. Does God, for instance, share in the suffering of the world? It would be hard for a Christian to deny that God does, if God is indeed love and is made known in the “crucified lord.” Yet the formulations of classical theism seem to make God so transcendent that God is placed beyond suffering, or an active concern for suffering and those who suffer. Others, and this may be the most intriguing question of all,

have problems with the question of God's action in the world. Can God intervene in the world's affairs? If Christians say yes, they seem to be contradicting a basic assumption of the way they themselves cast modern science. But if they say no, they seem to be denying a fundamental power of the biblical God.

In the face of such problems, Western and particularly Christian theologians have again turned to current philosophies in search of answers. Some have turned to the concept of a dipolar God, at once transcendent yet deeply engaged in the affairs of the Creation, formulated by the English mathematician and philosopher Alfred Whitehead (1861–1947), as a possible way of overcoming the weaknesses of classical Christian theism. Others, such as the Protestant theologian Paul Johannes Tillich (1886–1965) have revived the mystics' idea of a "God beyond God," a reality of a different order from any sentient being, of whom one cannot even say that it exists — not because it lacks existence, but because, as noted in connection with the biblical story of Creation, this reality is prior to existence, or *superexistent*, as some mystics have expressed it.¹¹⁶ It would seem that the historical "Christian" departure from Jesus (ﷺ) is still searching haphazardly for a concept of God that is loyal to the versions of the New Testament superimposed by officialdom in the first few centuries after Jesus (ﷺ), and yet coherent with the contemporary mindset that was crafted by their long history of divergent views and their current fascination with topical scientific endeavor.

Āyah al-Kursī and Allah's (ﷻ) Accessibility to Man

The unsettled thoughts of the West about God had to be examined because its tattered meanderings have seeped into the minds of people who consider themselves the heirs of prophets and scripture. Jews and Christians in particular may have had an excuse in their psychogenic and philosophical "going out on a limb" exercise to explain to themselves who God is. This historical attempt to satisfy the human mind about "who God is" happened only when these same humans abandoned the incontrovertible information that

God offered them about Himself to begin with. Had they preserved this vital information and not tinkered with it, they would not have found themselves, throughout their peculiar history, struggling to explain “who God is.” That is another reason why they, from the theologians of the earlier centuries to the philosophers of the later centuries, need the positive and indisputable words in this affirmative Qur’an to set this whole issue to rest, **“Allah — there is no deity besides Him...”**

This opening sentence delivers a clear meaning. When speaking of God there is only one; this One God does not have any rivals, equals, or competitors. No one and nothing, singular or plural, partakes or shares in His divinity. God is not held hostage to a people, like the “chosen” Israelis, because of the way He created them, which to every rational mind is not significantly different from the way He created all other peoples. God is not held hostage to the forces of evil, like Satan, because He created Satan — and so He does not have to become a human and suffer the consequences of His own creation. The concept of the “trinity” has been and still is a convenient way, if not a rational one, of confusing the human mind in its futile attempt to equate three with one or to personify one into three. This whole argument has led to no intellectual satisfaction, and has blinded its adherents to the authoritarian power of Satan represented by the Romans at the time of Jesus (ﷺ) and by all governments in the image of the Romans up until our own day.

It is this singularity and independence of character that describes Allah (ﷻ), although the human mind, even when it is mindful of Allah’s (ﷻ) description of Himself, is still incapable of subjecting Allah (ﷻ) to sensual verification because He is not a physical deity. Allah (ﷻ) does not have multiple personalities. Once this fact is established in the mind and settled in the heart in all its clarity, with its uncomplicated and unproblematic lucidity, Muslim individuals and Muslim society begin their earnest conformity with this unmatched Deity. This is the core concept out of which a human awareness of divine supervision emanates.

The acknowledgment and affirmation of this fact means that man is not permitted to conform to any other “superior” or “author-

ity” — two main distractions from Allah (ﷻ) and His ultimate authority. In this perfect polarity between a Deity who is One and a humanity that is many, a Divinity that is superior and a humanity that is inferior, a God who is governing and people who are governed, mankind is not allowed to infringe on the sanctity of its Creator and Regulator by forming governments that act as if they were “God on earth.” The concept of monotheism cannot be permitted to be confused with “multiple-theism” which gives “powers on earth” a conceptual gap through which they eventually claim to be the “know-all” and “say-all” authorities that infringe on what belongs to Allah (ﷻ) and does not belong to them.

It is within this conceptual clarity, in which it is understood that Allah (ﷻ) is incommensurable and peerless as well as the highest and only source of authority, that the human mind acquires its working knowledge of how Allah (ﷻ) is the reference of governance and man His *khalifah* on earth. This is the type of active relationship that defines how Allah (ﷻ) is the only deity, so He is the only authority that man has. In this context, theologians who lack the ABCs of rationality and philosophers who lack the requisite knowledge of divinity are completely superfluous along with their insufficient and misleading ideas about God. All human beings are invited to these words by Allah (ﷻ) from Allah (ﷻ) about Allah (ﷻ). No one has ever interfered in the wording of these original Arabic *āyāt*. They have withstood the test of time. And they remain as fresh and radiant as when they were delivered by the angel Gabriel (ﷺ) to the Prophet Muhammad (ﷺ), “**Allah — there is no divine but Him...**”

When this truth is admitted and affirmed, man realizes that this single eternal Deity is the generator of morals and values, and the author of rules and laws. No principle is of any value if it is alien to this God-defined order. By extension, any value system or legal system that violates or collides with the meanings and definitions given by the One God to mankind through impeccable Prophets (ﷺ) and sanctified scriptures, is corrupt and unlawful. Having One Deity means having one constituency of a personal and public order. If the human mind wants to know more, then the elucidation

tion comes in these words, “[Allah is] **the Ever-Living, the Self-Subsistent Fount of all being...**”

Obviously, when life is a word that defines in relative terms who Allah (ﷻ) is, it does not mean human life and it does not mean “gained” life. Humans are exposed to a created reality and Allah (ﷻ) is not created, so any attribute by which He describes Himself is beyond and above human notions of it. Man can only gain an understanding of His attributes by virtue of the fact that he belongs to a life and an existence that is dependent upon Allah (ﷻ), while His is a life and an existence that are non-dependent. So Allah’s (ﷻ) life is proper to Allah (ﷻ). His life has no point of beginning and it has no point of ending; it did not begin and it will not end. It extends unendingly prior to any humanly perceivable “before” and continues unceasingly beyond any humanly perceivable “after.” Speaking of Allah (ﷻ) being alive is speaking about Him in absolute and undiminishing terms, in whatever capacity the human mind can conceptualize such terms as eternal, everlasting, ageless, and timeless. Every finite description that defines human life has to be taken to its infinite mode to deliver its likely meaning as it pertains to the Unlimited and the Dateless. If the human mind is able to sense how immediate and vanishing a description is when applied to man and how uttermost and enduring the same description is when applied to God, only then will he be able to rid himself of superstitions and fables about God.

Allah (ﷻ) characterizing Himself as “**al-Qayyūm: the Self-Subsistent Fount of all being,**” means that Allah (ﷻ) is active in His vital support of all beings. Nothing can exist without being dependent upon His sustaining presence. Some philosophers would feel that it is demeaning for God to be actively involved in the subsistence of human life itself. That might be true if Allah (ﷻ) is perceived in human terms; but if He is absolute then there can be no exhausting effort issuing from Him to deplete the perfection of His status as He sustains human life. Man does not exalt God by thinking of Him as a remote deity in heaven, detached from human affairs.

The words of Allah (ﷻ) describing Allah (ﷻ) are, “**the Ever-Living, the Self-Subsistent Fount of all being.**” These words

form a positive and vibrant understanding of who Allah (ﷻ) is. He is in charge of everything; everything in existence is in need of His sustaining presence and will. This is the type of unproblematic and uncomplicated understanding of God that engages the human mind, penetrates the human heart, and binds the human conscience. In this manner life and matter, humans and things are all God-centered: nothing happens without the provision of Allah (ﷻ). When man begins to piece the whole picture together, he begins to detect Allah's (ﷻ) hand at work. These words were not meant to be ink on paper; they were meant to be feelings in man's heart and ideas in man's brain; together — feelings and ideas — they eventually work the will of Allah (ﷻ) on earth.

“Neither slumber overtakes Him, nor sleep...” Sleep is necessary for survival and good health, in human beings, created life, and mortal existence. Sleep is an unconscious state in which the sleeper has little awareness of the external world. There are two phases of sleep which alternate throughout the night. In deep sleep, or *slow wave sleep* (SWS), monitored brain activity shows slow delta waves. This may be what the Qur'an calls *nawm*. This is interrupted every 90 minutes or so by about 30 minutes of *rapid eye movement sleep* (REM). Here the muscles are completely relaxed, but the closed eyes show rapid movements. Levels of brain activity are comparable to those of wakefulness, but the subject does not respond to stimuli. This is probably the level of sleep associated with *aṣḥāb al-kahf* (The Companions in the Cave).¹¹⁷ Dreaming occurs in REM sleep, and perhaps also in SWS. The sleep cycle is controlled by the activity of nerve cells in the brain stem. Sleep is restorative. Growth hormone, which promotes cell division, is secreted during slow wave sleep. Allah (ﷻ) furnishes more knowledge about Himself by saying, **“Neither slumber overtakes Him, nor sleep.”** He does not go through the human physical cycle that is peculiar to man's earthly biology and physiology. He does not need the restorative function that humans gain by having a good sleep.

The world, the cosmos, nature, creation, and life cannot be sustained without a supervision that can only come from a source that is above the limitations and needs characteristic of human life.

Everything in existence is contingent upon His presence, and everything depends upon His oversight. A non-mechanical life and macrocosm require a non-mechanical Executive whose knowledge and power are commensurate and who is not susceptible to the needs and cycles that are prerequisites of human life, such as a natural and periodic state of rest. **“Neither slumber overtakes Him, nor sleep. His is all that is in the heavens and all that is on earth.”**

Besides being the Sustainer of all beings and things, He is also their owner, their ultimate Lord. Allah’s (ﷻ) ownership has no limits, conditions, or sharers. If Allah (ﷻ) is the sole Creator, the sole Sustainer and the sole Provider, then He should be the sole Owner of all things. If this fact were to be commonly recognized and reflected upon in everyday life, it would have a profound impact on human transactions and human relations. If everyone was consciously aware that Allah (ﷻ) is the ultimate Owner of all property and wealth, then a person’s “ownership” would not have the same meaning as it has in individualistic capitalist societies, or in justice-seeking reactions to them, nowadays expressed as socialism. In the proper understanding of ownership, man should realize that he is only in a position of transient possession of things that in truth are owned by God. The primary owner of all that man possesses is Allah (ﷻ); and he is only a secondary owner.

For these reasons, humans are expected to be careful with what they have; because they should know that what they have is in actual fact borrowed from Allah (ﷻ). They forfeit their interim ownership of whatever they have if they fail to keep this understanding in their private and public lives. This applies to all they know, including the universe as they know it, the planet they live on, and the land they claim as their own, individually and collectively, as homelands or states. When they fail to understand that Allah (ﷻ) owns all they have, they fail to hold on to what they have, as is so obvious in today’s dispossession of Muslims from the jungles of southeast Asia to the deserts of northwest Africa. So when Allah (ﷻ) is saying, **“His is all that is in the heavens and all that is on earth,”** He does not mean to state a hypothetical claim to landed estates, natural resources and geo-strategically

important areas of the world; He means that all these resources, commodities and potentials are His figuratively and practically. Legal procedures and the “laws of the land” should be a function of this scriptural concept.

When this concept of everything permanently belonging to Allah (ﷻ), and only for a brief duration belonging to man, grips the human mind and motivates the human soul, then humanity will have a just approach to the way human beings give and take things. They will also have a different psychology when it comes to people exchanging or transacting in the market, or affluent and less affluent societies engaging each other. When the fact that every-and-all belongs to Allah (ﷻ) permeates the public mind and molds the private conscience, man will cease to suffer from the predatory psychology, the elitist arrogance, and the corporate greed that characterize much of human interaction nowadays. But in whose mind and in whose soul does this fact dwell, **“His is all that is in the heavens and all that is on earth?”**

In today’s world the hyper-capitalist global system is trying to claim outer space for itself. People around the globe are hyperventilating with the materialistic hunger and greed to enlarge their margin of profits. Some of them are not satisfied with simple, albeit hefty, market profits and gains. They want to seize all the natural resources of the world. They will declare wars against real and imagined enemies to justify their strategy to “secure” the riches and resources of such “vital” areas as Central Asia, sub-Saharan Africa, Latin America, and anywhere else they may decide. Where is God in all this? Certainly not in the mind and heart of a Republican pharaoh or a Democratic caesar, even though they all go to church on Sundays and invite “men of God” to their seats of power, the White House, and the State Department.

“Who is there that could intercede with Him, unless it be by His permission?” This sentence points out the difference and distance between being Allah (ﷻ), the Sustainer, and being human, the sustained. Allah (ﷻ) is described here in His divine status (*ulūhiyah*) and man is described in his mundane status (*ubūdiyyah*). All created, temporal, and terminable humans should

realize and understand what they are in relation to Allah (ﷻ). Man should never entertain any notion that he is anything but a subject, serf, and subordinate of Allah (ﷻ). Acknowledging this vulnerable position that man holds, he should show humility when it comes to the glory and dignity of Allah (ﷻ).

It is within this settled relationship that man turns to Allah (ﷻ) and asks, humbly and meekly, for his well-being and redemption. Along these lines and in the course of asking Allah (ﷻ), the highest request that can possibly be made by man of Allah (ﷻ) is for gracious forgiveness and salvation; that is, *shafā'ah*. But this ultimate human petition for redemption and salvation of one who has sinned and erred can only be granted by Allah's (ﷻ) permission, **“Who is there that could intervene with Him [for salvation], unless it be by His countenance?”** The construction indicates that not just anyone can ask for an individual's or people's salvation. This concept of Allah (ﷻ) permitting humans to ask for other humans' salvation and recovery from damnation has been misconstrued and seriously compromised by latter-day scripturalists, who have gone so far as mixing “divinity” and “humanity” together to rationalize such petitions.

Paul, who seems to be more central to Christian teachings than Jesus (ﷺ) writes, “For there is one God, and one mediator between God and men, the man Christ Jesus; who gave himself a ransom for all, to be testified in due time” (1 Timothy, 2:5–6; King James Version). According to Pauline Christianity, Jesus Christ is the one who, through his death on the cross and his resurrection, has opened the way to his Father's kingdom. Paul underscores the need for such an intermediary. He sees humankind's sins and need for deliverance, writing, “As it is written, there is none righteous, no, not one” (Romans, 3:10; King James Version).

This guarantee of salvation, as it appears from these Pauline teachings, is alien to man's state of nature with God. There is no automatic delivery system in scripture: the Torah, the Gospel, or the Qur'an. If God wants to forgive one soul or the entire human race, He does not need to become, in an irrational and illogical way, a biological being. The Creator does not have to metamor-

phose into created biological organisms to manifest His pardon, absolution, and remission of men's sins.

We thank Allah (ﷻ) for this open, direct Qur'an. The concept of Allah (ﷻ) is clear; the concept and duty of humankind are also clear. Divinity is divinity, and humanity is humanity. Independence is freedom from control or influence, which is really only God's, and dependence is the need and necessity of having a Superior and a Sustainer, which is the position of humans.

The relationship between man and God, the nature of God's mercy toward man, and the attachment God displays toward His creation are infused into this well-defined involvement of man with God. This is the human life that is centered around God's presence and reality, as well as His involvement with man through His revealed scriptures, His choice of Prophets (ﷺ), and His inspiration of those who are sincere and honest to Him. In this relationship based on human action and devotion, the Divine does not transfigure into a human; equally the human does not transfigure into a divine. This understanding of how Allah (ﷻ) describes Himself saves the God-given human mind from the controversies, disputes and confusion that have become characteristic of those who have tried to explain God in human terms while trying to explain humans in God's terms.

He knows all that lies open before men and all that is hidden from them, whereas they can attain to nothing of His knowledge except that which He wills [them to attain] (2:255).

This is another contribution to the way human beings may understand who Allah (ﷻ) is. In understanding the glory of Allah (ﷻ) man begins to understand his own insignificance. The more this contrast is clear the less mental confusion and mix-up there is between the Divine and the human. Allah (ﷻ) indicates that His knowledge is absolute and all-encompassing: this includes current subjects and matters as well as past situations and occasions, as it also includes future positions and circumstances. Humans have dif-

ficulty just understanding one topic that may stretch over generations and include several lifetimes. Imagine His full-scale and all-out knowledge of every matter and subject there is. Nothing at all escapes His infinite and utter knowledge. He is also aware of man's ignorance and "negative knowledge:" what man begins to know when knowing it is too late. Suffice it to say that Allah's (ﷻ) knowingness and information have no limits or boundaries in time, space, extent or magnitude. As for human knowledge, it is restricted and qualified by what He permits man to know.

The psychological understanding of this statement makes a human realize how trivial he is when it comes to Allah (ﷻ); it also helps a human realize how much he needs Allah (ﷻ). Most of us do not really think about what it means to be existing in the presence of Allah (ﷻ) Who knows what we know, and knows what we do not know, what we think we know, what we do not think we know, what we are capable of knowing and what we are incapable of knowing, what we will know and forget, and what we partially know. He knows all this about each one of us and He knows all this about every systematic accumulation of our human legacy of knowledge. And after all of that, we still know close to nothing of His inestimable and indeterminable knowledge. Putting these two bodies of knowledge into perspective, we have no choice but to realize how negligible and insignificant we are. This very feeling may have two opposite effects on a person. Those who are hostile to Allah (ﷻ) will feel offended; but those who are loyal to Allah (ﷻ) will feel honored. The latter know that not only do they owe Allah (ﷻ) the knowledge they have, they also owe Him for giving them the faculties to gain that knowledge and then to acknowledge its origin and source.

What civilization fosters a climate and culture that is appreciative of the knowledge and sciences endowed upon its scholars and intellectuals? In the Islamic civilization, it is an article of faith to turn to Allah (ﷻ) and thank Him for the psychological result of perception, learning, and reasoning. This feature of Islamic civilization has to be revisited by the human race; especially when a self-absorbed and self-important Western civilization — some

would call it Judeo-Christian — is taking pride in “dumping God” while “making scientific strides.”

“While they can attain to nothing of His knowledge except that which He wills [them to attain].” This is a fact that is easily discarded by people who have let the acquisition of science and technology go to their heads. The question of God’s existence has been debated among American scientists since early in the last century. Recent surveys indicate that among the top natural scientists, disbelief is greater than ever, almost total. Research on this topic began with James H. Leuba, the eminent American psychologist, and his landmark survey of 1914. He found that 58% of one thousand randomly selected American scientists expressed disbelief or doubt in the existence of God, and that this figure rose to 70% among the 400 “greater” scientists within his sample.¹¹⁸

When he repeated his survey some years later, he found that these proportions increased to 67% and 85%, respectively. *Nature* magazine repeated Mr. Leuba’s survey in 1996. It found little change from 1914 for American scientists generally, with 60.7 percent expressing disbelief or doubt. Two years later, it targeted senior scientists, and found the rate of belief lower than ever — a mere 7% of respondents.¹¹⁹

Disbelief and doubt among senior scientists are attributed to the scientists’ “superior knowledge, understanding, and experience.” One scientist commented on the 1996 survey saying, “You clearly can be a scientist and have religious beliefs. But I don’t think you can be a real scientist in the deepest sense of the word because they are such alien categories of knowledge.”

The 1998 survey focussed on members of the National Academy of Sciences (NAS), and found near universal rejection of the transcendent by NAS natural scientists. Disbelief in God and immortality among NAS biological scientists was 65.2% and 69% respectively, and among NAS physical scientists, it was 79% and 76.3%. Most of the rest were agnostics on both issues, with few believers. It was found that the highest percentage of belief was among NAS mathematicians, 14.3% in God and 15% in immortality. Biological scientists have the lowest rate of belief, 5.6% in God

and 7.1% in immortality, with physicists and astronomers slightly higher, 7.5% in God and 7.5% in immortality.

The timely questions to ask such scientists are: why do they not affirm the existence of God; what information in their possession makes them doubt the presence of God; and are the differences between the scientific information they have and the religious ideas they are exposed to irreconcilable when it comes to the consciousness of God?

Definitely, when it comes to the Qur’anic concept of Allah (ﷻ) there are no difficulties in ascertaining His position. It is He, and only He, who has infinite, absolute, and unlimited knowledge of everything. And it is out of His mercy that humans acquire whatever portion of His knowledge they may have. His words shall be fulfilled,

In time We shall make them fully understand Our *āyāt* [through what they perceive] in the utmost horizons [of the universe] and within themselves, so that it will become clear to them that this [revelation] is indeed the truth (41:53).

Alas, it is human beings who blank out this fact. Human scientists sometimes become the victims of their own science. They think they have superior knowledge when in fact it is inferior. Man’s knowledge, and the technology built upon it, places many humans under a spell. Man begins to believe he has conquered the world and is able to subdue outer space. The scientific stimulation makes man forget he is obtaining whatever science he has because Allah (ﷻ) has unblocked it for him. But do scientists express thankfulness and gratitude for this abundant gift? No, on the contrary, they get swelled heads with what little they know, and they think they know it all, and they end up rejecting the Source of what little they know.

In reality, they only know more than most human beings. And this is a key issue that needs to be understood, especially in a secular world that claims for all practical purposes to have “destroyed”

God. In this rejecting world, men respect no authority than of other men, no laws than those created by man, and no knowledge than that which is “produced” by man. In this world, man rules man, man obeys man, and man is beholden to man. In this way, man is socialized to compare himself to other men: man is the standard, man is the goal, and man is the God. So when some men know more than other men, they, in this world, are gods. They define the discourse, they say what is possible and what is not, and most importantly, they shape the way entire societies respond to their wrong-headed, immature, and incomplete ideas.

In the run-up to the worldwide banking crisis of 2008, was it not “people who knew more” that kept on repackaging nonexistent or unredeemable mortgages into investment vehicles that could be “hedged” on the stock market? And did not, for the better part of three years “expert” economists and market “gurus” rationalize these policies of the biggest financial institutions of the world with their fancy projections of euphoric dividends? And based on this advice, did not the majority of people who had extra cash head, penguin-like with their assets, into the market, only to lose it all when the bottom fell out? And did not the majority of these experts who were thumbing their noses all along at Allah’s (ﷻ) faultless guidance, say in the end that “they did not see it coming?” They proved that they did not even know enough about the complexities of their own profession, in which they had spent the better part of their entire adult lives.

It seems that, as man went out to gain knowledge of the material world, he lost the true knowledge about himself. Allah (ﷻ) endowed the human race with the ability to think in order to make it possible for man to run this world; that is, to become Allah’s (ﷻ) workman on earth, so to speak. Allah (ﷻ) granted this thinking and working man the ability to visualize and apprehend His involvement in human affairs from outer space to inner self, from the external skyline to the internal lifeline. This human understanding of the world that Allah (ﷻ) created is a work in progress. Human history in a sense is a movement toward this conscious fulfillment. Man has been spending his generations and centuries dis-

covering, by Allah's (ﷻ) permission, previously unknown forces, unfamiliar energies, and unidentified universal laws. All of this accumulated effort represents a fulfillment of man's role on earth as God's instrument — Allah's (ﷻ) *khalifah* — in running the affairs of life and world.

Man should be able to know that, even if he has learned one thing about one issue within one context, there are many other things about many other issues within many other contexts of which he is still ignorant. Man should also be mature enough to also know that his acquired knowledge is not meant to compete with other powers or causes; rather, man's knowledge is for the sole purpose of *khilāfah*. Toward this end, man has to realize that his knowledge will remain incomplete and inadequate when perceived in relation to Allah (ﷻ). The history of science, studying the nature of scientific theories, explanations and descriptions, and relating them to general philosophical issues in epistemology, logic or metaphysics, are but drops in the bucket of what is in fact the possible extent of thinking, knowing, and reasoning. And all of this put together is still a drop in the ocean of the absolute and infinite knowledge that is the realm of divinity. Men of deep understanding must acknowledge that information and science has to be organized to serve human life and fair coexistence on earth.

But man has shown that he can become professionally arrogant. He acquires a few crumbs of knowledge — this too by Allah's (ﷻ) permission — and then thinks he is a god or can do without the God. Man can actually claim that there is no God because he knows everything there is to know. There may be a movement by men of science to acknowledge God, but much of this movement still needs to make an impact on the larger audience of people in this world.

“His eternal power of knowledge and grace overspreads the heavens and the earth, and their upholding wearies Him not.” When one says he knows something, he is claiming to have a well-grounded understanding of it. In the history of philosophy there have been many theories of knowledge, and in modern times philosophy has been very much occupied with *epistemology*, or the the-

ory of knowledge. One type of knowledge has come to be esteemed above all others, or has even come to be considered as the only genuine knowledge in the secular and “post-religious” world. This is the kind of knowledge exemplified by the natural sciences, sometimes called empirical knowledge, because it is based on experience interpreted by reason. It is expressed in propositions, often of a high degree of generality. Of course, if one accepts that only empirical knowledge deserves the name of knowledge, then one has gone far along the road toward positivism, the position that all genuine knowledge — or the *only* genuine knowledge — is that derived from and validated by empirical science.¹²⁰ There is no way by which the knowledge of God or any other supersensible reality can be brought within a strictly empiricist epistemology.

But many theologians and philosophers challenge the present exaltation of empiricism. It should be pointed out that, as well as knowledge of facts, which for empiricism is the paradigmatic case of knowledge, there is also knowledge of people, and in some ways this is more fundamental. In the experience of every individual, knowledge of people precedes knowledge of things, and, more than this, while he can know things only from the outside, his knowledge of people is more direct and intimate, for it is based on his immediate experience of living as a human being with other human beings. Again, while knowledge is usually expressed in words or propositions, there is a vast area of unspoken or tacit knowledge that provides the context for the propositions. Still another point is that there is a personal dimension in all knowledge, which reflects to some degree the interests and values of the knower. When knowledge is understood in this wider sense, and it is *arbitrary* to restrict it in the way that positivists do, the way lies open to those types of knowledge that enter into religion and theology.

If reasonable man can become so clear-sighted as to conclude that Allah (ﷻ) is the only source of unrestricted and unending knowledge, he then becomes better placed to identify who he is in his curtailed and brief amount of knowledge. Man needs to hear it directly from his Creator, **“His eternal power of knowledge and grace overspreads the heavens and the earth, and their mainte-**

nance does not exhaust Him. And He alone is truly the Exalted, the Immense.”

Allah (ﷻ) is raised and elevated in “rank” and “character” above anything human or created. His absolute knowledge and awareness are unimaginably great — indeed, infinite. No human scientist could conceivably compete with Allah (ﷻ). And those pseudo-scientists who think they know it all will soon know better. Their self-centered certainties and modernities will disintegrate, as has happened throughout the course of human history. Soon they will understand the truth that Allah (ﷻ) has already proclaimed, “...and what you have been granted of knowledge is but a pittance” (17:85). These scientists are surely among those described by Allah’s (ﷻ) words,

As for that [happy] life in the hereafter, We grant it [only] to those who do not seek to exalt themselves on earth, and [who do not seek] to spread corruption, for the future belongs to the God-conscious (28:83).

No Coercion in Faith in Light of Jihad as a Service to Mankind

After the vast knowledge and grace of Allah (ﷻ) has been established, and, before that, the fact that He is without rival, partner, or helper, the *āyāt* go on to clarify the direction to be taken by the committed Muslims who bear this concept in their minds and who have it enshrined in their hearts. These honest-to-God Muslims have a task. This task places them in a leading position of a humanity in need of Islamic scriptural knowledge as well as the Muslims’ practical experience,

There shall be no coercion in matters of *dīn*. Distinct has now become the mature decision from the insidious one; hence, he who rejects the inordinate and unbridled powers [of states or governments] and commits to Allah has indeed taken hold of a support most unfailing, which shall never give way: for Allah is All-

Hearing, All-Knowing. Allah is the authority of those who are committed to Him, taking them out of deep darkness into the light, whereas the authority of those who are opposed [to Allah] are the powers of inordinate and unbridled evil who take them out of light and into deep darkness; it is they who are destined for the fire, there to stay forever (2:256–257).

The belief-system that is a feature of this *dīn* is a matter for human conviction and personal thoughtfulness. Never can it be imagined that Islamic theodology (theological ideology) was ever force-fed to the mind, or coerced upon the conscience, or imposed upon society. The first 13 years that Allah's Prophet (ﷺ) spent in Makkah, trying to convince anyone willing to listen, is in itself proof that Allah (ﷻ) and His Prophet (ﷺ) were presenting Islam and *imān* to the human mind as well as to the human heart, to enable them to decide whether this is what they want or not. During these long years the Prophet (ﷺ) was addressing human understanding and reasoning in all its range and potential. The un-Islamic human being was prompted and motivated to think of what Allah (ﷻ) and His Prophet (ﷺ) had to say. Man's common sense became an object of this inspiring Scripture. Besides man's rational self, his emotional integrity was a focus of this revered revelation. These creative words of Allah (ﷻ) have the potential to touch the human spirit, and the Prophet (ﷺ) was trying to do exactly that. Unlike the prophets who came before him, Allah's last Prophet (ﷺ) did not rely on miracles to win over adherents. Miracles and marvelous events manifesting a supernatural act of Allah (ﷻ) were largely excluded from his mission precisely because they might by-pass the confidence-building measures that come from rational contemplation and a thought-out decision, both of which are prerequisites of a human being's lifelong commitment to his Author and Maker.

This *dīn* need not overwhelm and overcome human senses by material miracles. Furthermore, this *dīn* came to awaken and energize the human capacity for recognition and awareness of Allah (ﷻ), and to build confidence in this innate human potential; thus

this *dīn* did not need miracles to “convince” the human being of its validity. If properly conditioned and coached, the thinking mind and the beating heart would be enough to appreciate the self-evident proofs of the Qur’an; and the success of this model would then have established a pattern of recognition that could be emulated by all peoples for all times to come. How, then, can anyone claim that Islam resorts to coercive force and bullying tactics to force individuals and societies to become Muslims? Of course, in the nature of things, Muslims would like other people to be Muslims; but the end does not justify the means. Muslims cannot use threats and “terror” to pressure or compel others to become Muslims. The Prophet (ﷺ) neither did so in Makkah, nor in Madinah.

“Christianity” the previous scriptural religion had a Roman history that included the brutal use of Roman state power for the purpose of imposing the state’s version of “Christianity” on its citizens and constituents. The Roman state turned its brutish force — the same instruments it had used earlier against the Christians — against those who disagreed with its “official” or “authorized” version of Christianity. This vile and severe power of the Roman Empire did not spare even Christians who disagreed with the imperial governmental interpretation of Jesus (ﷺ) and the Gospel. Thus they acted against the theologian Arius, a monotheistic critic of the Trinitarian perversion of Christianity, by persecuting and banishing him, and enabling his theocratic opponents to prevail at the Council of Nicaea (324CE), which decided on the doctrine of the Trinity as Christian orthodoxy ever since.¹²¹

But then a new chapter was announced with the advent of Islam; and with it came freedom of religion, freedom of conscience, and freedom of belief, **“There shall be no coercion in matters of faith. Distinct has now become the mature decision from the invidious one.”**

Where else has there been such a solemn and unambiguous statement respecting and guaranteeing freedom of religious belief, religious doctrine, and creed? Man, and more precisely generic man — whether he is Jewish, Christian, Muslim, or of any other creed or gospel — should feel honored by this *āyah*. Man’s feelings,

thoughts, and will are declared sacrosanct by the words and meaning of this *āyah*. Man, wherever he may be, is made free to choose Allah's (ﷻ) *dīn* as his reference in life, or to choose a distortion of it, or to take some other option. But he should be aware that he will eventually have to answer to Allah (ﷻ) for his beliefs. Even as the West's 21st century adds new chapters to its historical legacy of God denial, there are governments and establishments enforcing and inflicting their version of religion on Jews, Christians and Muslims. Zionist Hebraica, Saudi Arabia, and the United Secularists of America, for example, are all modern versions of the Roman Empire in this respect. They all claim they guarantee “freedoms,” but in fact they cannot tolerate a free Muslim mind, a free Muslim soul, and a free Muslim body to live by and demonstrate scripture. Judaism, Christianity, and Islam are all required to be endorsed by these states, or else they become a form of fanaticism, fundamentalism, and terrorism.

Freedom of conscience — enshrined in this *āyah*, “**There shall be no coercion in matters of faith...**” — is the first and foremost requisite of free human beings. Whenever freedom of conscience is denied to man, he is also denied his humanity. Along with freedom of conscience there should be a freedom to express conscientious ideas. No man or woman should be harmed or persecuted because of the heartfelt beliefs they hold along with the public expression of this conviction.

In the United States of America, that self-styled citadel of liberty and freedom, there are high-sounding words in its Constitution about freedoms: freedom of assembly, freedom of association, freedom of the press, freedom of religion, and freedom of speech. But where is the freedom for Muslims in these fancy-worded United States? The national US government under the First Amendment, and the states under their constitutions and the 14th Amendment, may not abridge this right of worship. Any religious practice that is contrary to public peace or morality may be outlawed, such as snake-handling or polygamy.

But the reality of life in the United States is very different. In a country with such diversity of religious groups, the free exercise of

religion and the separation of church and state are said to be essential. If this is the case, why has the United States government — probably in conjunction with its lackeys in Saudi Arabia and the Anti-Defamation League of B'nai Brith, the Israeli fifth column in the US — prevented Muslims in Washington, DC from entering the *masjid* and Islamic Center in the nation's capital? Is this freedom of worship and freedom of religion? Or is the entrance of these Muslims into a House of Allah (ﷻ) the equivalent of “snake-handling?” And if this government in Washington believes in the separation of church from state, then why does it allow the diplomats of the Saudi embassy in Washington to run the Islamic Center and *masjid*? They much ballyhoo the notion that this was foremost in the minds of the Founding Fathers, who also provided that there be no religious test for public office. So why is there not any Muslim in a visible public office? Why did the first African American president avoid all contact with Muslims during the campaign for the White House, despite the prolific connections of this historically oppressed African American community with Islam? Religious freedom is the first item in the American Bill of Rights, reflecting the need for “freedom of conscience” in a free society.¹²² The secular rehash goes on to say that “any interference of state with church or of church with state constitutes a danger to both.” But in the case of the Islamic Center in Washington DC, the US government has thrown its own Constitution and Bill of Rights, along with its credibility, out of court.¹²³

The religious denomination known as Jehovah's Witnesses has been involved in a series of cases that tested the scope of religious freedom under the First and 14th Amendments.¹²⁴ These examples are highlighted because some Muslims regard the US Constitution to be a working “Qur'anic document.” Among the various legal decisions made were those that held unconstitutional:

1. laws requiring prior official approval to solicit funds for religious purposes (1940),
2. laws levying license taxes on peddlers of religious tracts (1943),
3. laws prohibiting door-to-door distribution of religious handbills (1943),

4. laws requiring official approval to hold public worship meetings in public parks (1951),
5. a requirement that one display a statement on an automobile license plate that violates one's belief (1977),
6. a denial of unemployment compensation for refusal to work with weapons (1981), and
7. an official requirement that children be compelled to salute the flag contrary to their religious beliefs (1943).

On the other hand, America's secular courts have held that Jehovah's Witnesses may not under the guise of religious freedom:

1. hold a parade without permission (1941),
2. have a young child sell magazines on a street corner late at night, contrary to state child welfare laws (1944), and
3. create a breach of peace in the course of a public meeting (1942).

Another violation of religious freedoms in the United States affects the Mormon Church.¹²⁵ The US's intrusive government has established that religious freedom does not protect a person who commits a crime or an act contrary to accepted public morals. In this case, *Reynolds vs. the United States* (1879), the court upheld the enforcement of anti-polygamy laws against Mormons who practiced polygamy as a religious doctrine until 1890. This case established one of the clearest legal principles involving the free exercise of religion. A person, according to US law, is free to believe and worship as he or she pleases so long as his or her conduct violates no laws that validly protect the health, safety, or morals of the community. In 1983, the court upheld a denial of tax-exempt status to racially discriminatory schools that base their policies on religious belief, declaring that the government's interest in ending racial discrimination overrides the religious liberty involved (*Bob Jones University vs. United States*). Racial discrimination is morally, politically, and philosophically reprehensible; however because such groups are not imposing their discriminatory will on others, they, by virtue of their contract of citizenship with the state, which is obliged to allow them to freely practice their religion, deserve the

same corporate benefits as any other non-profit organization. But these are the types of contradictions one can expect when secular legal codes have no connection to moral foundations, when moral imperatives have no impact in shaping socio-political relations, and when morals and politics both serve to aggrandize the power and status of special interests.

Here is the “most civilized nation on earth” telling Mormon citizens, who would practice their faith by taking multiple wives, that they do not have this freedom because their conduct violates laws that “validly protect the health, safety, or morals of the community.” And yet it tells homosexual people that their practices do not violate laws that “validly protect the health, safety, or morals of the community!” Since the 1970s, gay and lesbian groups have made major strides in coming “out of the closet” to identify themselves as homosexuals and to demand that their lifestyles be legitimized and protected. By the mid-1980s, “gay-rights” laws, similar to those prohibiting discrimination because of race, gender, religion, or national origin (often classified as “sexual orientation”), were adopted in the State of Wisconsin and in about 12 counties and 50 cities, including New York and Washington, DC. Currently “same-sex marriages” are legal in the states of Massachusetts and Connecticut. Other states such as Vermont, California, New Jersey, and New Hampshire have created legal language that offers “civil unions,” while not calling them marriage, all the rights and privileges pertaining to marriage to same-sex couples. Currently the US federal government does not recognize same-sex marriage under the Defense of Marriage Act (1996).¹²⁶ At the same, this same US government and Constitution, which puts pressure on religious denominations to obey the secular law, look the other way when superathletes, rock stars, Hollywood icons, CEOs, and presidents maintain multiple sex partners and mistresses, as if these particular habits of “old boys in power and prominence” do not endanger “the health, safety, or morals of the community.” It looks like “freedom of religion” is only allowed to the adherents of the religion of hedonism.

Clever public relations executives and media-manipulators have worked very hard to convince the whole world, and dimwit-

ted Muslims in particular, that there is “freedom” in the United States. If anyone should sing the song of freedom in America, it is the Zionist network, which, by and large, enjoys an unsurpassed status of freedom and immunity from obligation, the likes of which is extended to no black or white, rich or poor, male or female, or Christian or Muslim person.

Take, for instance, the case of Mahmoud Abdul-Rauf (formerly known as Chris Jackson), an African American brother who is a convert to Islam, and who has a sharp insight into the nature of slavery and race relations in America over the past 400 years. A major basketball star with the Denver Nuggets, he wanted to express his conscience by refusing to show allegiance to a flag that represents slavery in its past, hegemony in its present, and aggression in its future. As a result, after a media furor in this “free” United States, he was suspended from playing by the National Basketball Association (NBA); and even though the suspension lasted only one game, in a “compromise” worked out with the league, he was forced to stand during the National Anthem, played before the start of every game, with his eyes closed and looking down.¹²⁷ So much for the value or principle that “guarantees” freedom of religion and religious expression.

Where is this same government and its media mouthpieces when there are Seventh Day Adventists and Jehovah’s Witnesses who also believe they should pledge allegiance only to God, and not to a nation? In all of the media hype about Mahmoud Abdul-Rauf — a bold Muslim who was honest to his heart and society and refused to show fealty to a flag that has been tarnished by its government — this noisy media never bothered to inform the public that there are also Christian denominations whose members owe their allegiance to God and not to Caesar or Pharaoh and their flags. And how about Jews in the sports arena? Do they owe their allegiance to the red, white, and blue as a corollary of that red, white, and blue being an embroidery to the Star of David?

Such treatment of Muslims is not new; it has a historical precedent. Recall the case of famous boxer, considered by many to be the greatest boxer of all time, Muhammad Ali, who became a

Muslim through the teachings of and camaraderie with Malcolm X. Upon becoming a Muslim, he exercised his free conscience and declared publicly he would not go to fight in the US war of occupation in Vietnam, affirming the fact that it was a violation of his religion, Islam. He took the US government to task saying that the Vietnamese had done no harm to any American or any in his community, and thereby it was wrong for him or any American to go and fight these people, humiliate their women, drop napalm on their children, and destroy their property and livelihood. His words are immortal,

I'm not trying to dodge the draft. We are not supposed to take part in no wars unless declared by Allah or The Messenger. We don't take part in Christian wars or wars of any unbelievers... I ain't got no quarrel with them Viet Cong... They never called me nigger."¹²⁸

And how was he treated for exercising his right to freely practice his religion? He was banned from boxing professionally for five years, during the prime of his career, and pilloried in the court of public opinion by legions of right-wing racists and an already anti-Islamic media. And this is after he had already become the heavy-weight champion, and after he had won a gold medal representing his country at the 1960 Olympics. He says in his own autobiography that he threw his gold medal into the Ohio River after he was refused service at a "whites only" restaurant. Clearly he was penalized for practicing his religion.

Compare this with some famous others who were not so public about evading the same Vietnam War draft, Bill Clinton and George W. Bush. Both, unlike Muhammad Ali, evaded the draft not because of issues of conscience, but because they were cowards, the one running away out of the country and the other using his connections to get some out-of-the-action National Guard assignment. Had they objected to the war on principle, they would have had no problem taking a public stand for their positions of conscience, as people of conscience are prone to do; and they would have accept-

ed with grace any penalties and personal defamations of character in the media, just as Muhammad Ali did. Here are two individuals who received every opportunity, privilege, and facilitation the United States had to offer, and if anyone “owed” something to his country, it should have been these two. Therefore, if anyone should have had his career scuttled at this point, it should have been these two. But in the end, were either of these two barred from holding public office, running businesses, and ultimately running for president of the United States? Again, it seems that Muslims have no freedom of religion in America, but philandering Christians and crusading Christians have all the freedom they want.¹²⁹

Why did the American government and its social networks hound Muslims just because they tried to be true to their Lord, their conscience, and their people? Should the Muslims not ask where are freedom of religion, freedom of conscience, and freedom of expression when American citizens, born and raised in this country, are mistreated publicly in this manner? Should Muslims not wonder why everyone is picking on Muslims and not on non-Muslims, when all are citizens of this country ruled by the government in Washington?

It is only Islam that has the moral high ground and the legal high quality that declares as a matter of religious doctrine and belief, **“There shall be no compulsion in matters of faith.”** All Muslims who place their minds and hearts in the Qur’an attest to the fact that they are required to respect other people’s persuasions and tenets. The clear meaning of this *āyah* makes it impossible for a Qur’anic Muslim to justify converting non-Muslims to Islam by using any instrument of compulsion or force. This *āyah* is applicable to Muslim individuals and to Muslim governments.

A reason for this condemnation of coercion is the fact that **“...the competent assessment of human affairs has become obviously distinct from misleading ones.”** When there is freedom for human beings to express their commitment to Allah (ﷻ) in practical terms, the line will be clear between this wise and mature standard and those who practice an inferior set of “values.” The comparison between those people who express their *īmān* by their

behavior and policies, and those who show their rejection of Allah (ﷻ), can only be perceptible when each bloc of people has equal access to freedom of conscience, freedom of expression, freedom of “religion,” and freedom of action and organization. The problem with this formula of coexistence is not that Muslims are keen on obliterating non-Muslims, as the media and state propagandists would have people believe, but because the world powers, representing every type of objection to scripture, are determined to snuff out any attempt by Muslims to demonstrate the actuality of their faith-filled conscience in word and achievement. An honest scriptural contract with Allah (ﷻ) does not tolerate the fanaticism and intolerance that interferes with the right of others to hold their heartfelt religious convictions.

Usually it is the interference of governments that disturbs this God-given freedom. To this Allah (ﷻ) says,

...he who objects to the excessive and uninhibited powers [of governments] and commits to Allah has indeed taken hold of a support most unfailing, which shall never break, for Allah is All-Hearing, All-Knowing (2:256).

Excessive and extremist governments are one type of *ṭāghūt*. In the same time that covenant-keeping Muslims are instructed to observe and honor freedom of conscience, they are also instructed to deny and oppose authoritarian powers such as governments founded upon notions of self-interest. Allah’s (ﷻ) chosen word for this opposition is no less than *kufr*. An actively committed Muslim has to become a *kāfir* in the *ṭāghūtī* structure and system. Scriptural subjects of Allah (ﷻ) are tutored and taught by this *āyah* to disbelieve, disapprove of, discredit, and be disobedient to all unchecked forms of government. This human scriptural opposition to unreasonable and uncontrolled governmental structures is coupled with an attachment to, and a strong belief and trust in, the authority and care of Allah (ﷻ). In this *āyah* commitment to Allah (ﷻ) is juxtaposed with denial of outrageous powers and authorities on earth.

It is in the nature of tyrannical governments and uncontrolled establishments to marginalize an individual's conscience; by their very nature rampant regimes devour public freedoms and become uncontrollable leviathans. These *ṭāghūts* do not have it within themselves to observe arcane scriptural guidance or outdated religious values. One cannot even mention that Allah (ﷻ) has provided humans with guidelines on how they should extend their moral values into the social domain by means of legal safeguards for the ethical standards they cherish. But this *āyah* should resonate with all free-spirited Muslims who are living in a world fraught with big brothers and iron fists. Our consolation is that none of these one-party rule, two-party duopolies, and police states can escape the justice of Allah (ﷻ), who "...is All-Hearing, All-Knowing."

Allah is close to those who are committed to Him, taking them out of utter darkness into light, while the authority of those who are opposed to Allah is the unrestrained and taxing powers of evil (*ṭāghūt*) who take them out of the light into darkness; it is they who are destined for the fire, therein to stay forever (2:257).

There are two diametrically opposed directions. One of them is the supervision of Allah (ﷻ), leading people of commitment away from confusion and aimlessness into a world of clarity and light in human relations on the basis of justice and fairness; while the other direction misleads people away from a clear vision of things into a dark and confusing state of affairs. Such is the case of fumbling secular governments that have forsaken scripture and God in the name of personal progress and modernity. An undertaking for Allah (ﷻ) is *īmān*, and cannot but be a source of light and clarity (*nūr*) in human affairs and relations; while the zeal and selfish imprisonment of *kufr* cannot but be multiple and manifold facets of uncertainty and abstruseness (*zulumāt*).

The principle and movement of *īmān* radiates the soul and heart of whoever dedicates himself to Allah (ﷻ). This radiating light glows in his conscience. From there it beams through the

thoughts and ideas of his intellect. What would otherwise be confusing values, objective “facts,” and value-free concepts gain definition in the light of this *īmān*. The activity of *īmān* endows its proprietor with the ability to perceive events in a proper perspective. From this internally felt reason for being, a human becomes connected to the source of existence that permeates all forms of life and expressions of being. From here he advances into the realm of life’s activities without being in conflict with the Motion that will eventually triumph over all other human psychologies and philosophies. Once this personal and sparkling relationship with Allah (ﷻ) defines man’s actions he no longer stumbles and deviates significantly in the course of his life. His state of nature conforms to Allah (ﷻ).

Then there are those who have settled into a state of God-denial (*kufr*). They are transformed from their original state of nature, via corrupt authorities and deviant influences, into a personal and collective condition of confusion, equivocation, and darkness (*ẓulumāt*). On the personal level, whenever a person objects to and opposes Allah (ﷻ) he descends into the effects of carnal desires and appetites. From there he may wander into a purposeless life without any point of reference for his activities and efforts. Some of these people can be identified by their arrogance and contempt; others will display features of withdrawal and social detachment. Many of them will bounce between the ambition of acquiring power and then abusing it on the one hand and that of avoiding humiliation on the other. Some of these lost souls will deny their reality with pretensions and false appearances. These *ẓulumāt* also entrap those who are victimized by their own greed and those who suffer from a “burn-out effect.” From one stage in life to another, all who have abandoned God will be set back by uncertainty and a nagging distrust. Even though, on the face of it, the *ẓulumāt* continue to proliferate, they all have one origin: the denial and defiance of a Living God and a Verifying God, *al-Ḥayy al-Qayyūm*. They all want solutions to their worldly and personal problems, but they do not want these solutions to come from God. They know that life has to be organized, but they do not want to

organize their life in accordance with God's holy Writ and command. This is what happens when man chooses, as he has the God-given right to choose, to disregard Allah (ﷻ) and venture into the uncertainties and vagueness of the secular way.

And what is the eventual result of this choice? **“It is they who are destined to the fire, therein to stay indefinitely.”** The Qur'an is the only scripture that has survived all human attempts to alter and change it. It is here for all humans and jinns to read and understand. If they fail to take heed, it is to their own eternal detriment.

All the hullabaloo nowadays surrounding terrorism of an “Islamic” origin, or Muslim “terrorists,” and America’s “war on terror,” necessitates a closer look at the meanings of **“There shall be no compulsion in matters of faith..”** and the twin concepts of jihad and *qitāl* as summarized by **“And wage war against them until sedition ceases and until the whole *dīn* becomes Allah’s” (2:193).**

On the surface of it there seems to be a contradiction between these *āyāt*. This simplistic understanding of the Qur'an, and sometimes the superficial translation of the meanings of the Qur'an, feed the malicious mischief mongers who whip up anti-Islamic hysteria, branding the Muslims with contradictions that are, when compared to each other, necessarily false. The accusation that Islam was spread by the sword is ancient, but is easily resolved by reference to the *āyah* **“There shall be no compulsion or coercion in matters of faith.”** There are also some who, in their zeal to protect every aspect of Islam, rush to consider jihad as a transitory obligation that used to be in force, but has since lapsed as there is no longer any need for it. They may “Islamize” their line by saying the *āyāt* pertaining to jihad fall under the category of *mansūkh* (abrogated *āyāt*). Unfortunately, intending to defend Islam, these “well-wishers” in fact distort it and lay themselves open to accusations of *nifāq*.

Some of these types are cultural Muslims; others are non-Muslims who are “sympathetic” to Muslims. The effect of their line, however, is to serve the objectives of those who are at war with Islam and Muslims by perverting the clear meanings of the Qur'an and the Sunnah. Many would also be among those who try to deceive the Muslim public into believing that Islamic self-deter-

mination is obtainable through international forums, American patronage, or Zionist channels. Anything will do provided it is not jihad and *qitāl* for the cause of Allah (ﷻ).

No one can deny that the governments of tyranny and injustice in Europe and the United States in the first instance, and their client regimes elsewhere, have been at war with Islamic self-determination from Makkah and Madinah to Mindanao and Morocco. Their tactics include the use of disinformation techniques such as black and gray propaganda in order to influence the opinions, attitudes, and behavior of groups both within and without the Muslim community in such a way as to support the achievement of Zionist, American, and European objectives. As the Muslim world came under the colonial domination of the *kāfirs*, Muslim elites were subjected to the psychological indoctrination of *kufr*. The lesson of a thousand years taught the Western powers that open war against Islam would inevitably stimulate the jihad and *qitāl* instincts of the Muslims, provoking a response that would be far out of their control. The Muslim peoples thus had to be convinced that these wars are primarily for their markets, resources, geographical, and strategic positions, and so the question of jihad should not arise because the war is not against Islam. US President George W. Bush followed precisely this model, insisting that his war was not a war against Islam but against terrorism.

But we have news for the Bushes, the Blairs, the Berlusconi, and their like: we say it proudly that Islam recognizes the near-inevitability of recourse to war.¹³⁰ We Muslims have a history of jihad, struggle, revolution, and liberation for the assertion of justice in the world. Yet at no time can we refer to an *āyah* or a hadith that impels us to force others to become Muslims. Our understanding of the Qur'an and Sunnah obliges us to carry the burden of jihad to deter all forms of persecution, discrimination, and hurt and injury premeditated by inimical forces. Muslims, like all other people, are entitled to security — security for their lives, their possessions, and their faith. This has been confirmed by the words of Allah (ﷻ) earlier in this same *sūrah* when He says, “...and sedition is much worse than violent death” (2:191).

The leaders of the modern West need to be made aware of this reality. Muslims have always considered aggression against our faith and people, and the trauma and damage that come with it, to be greater offenses than even the suffocation of life itself. They need to be advised that our relationship with Allah (ﷻ) is more important than any earthly or material consideration, including our lives, for we consider our mortal lives transitory compared to our relationship with Allah (ﷻ), which is everlasting. For all the apparent spirituality of modern America, the reality is that Americans and other Westerners see nothing beyond life on this earth. It is their belligerent and hostile policies that leave Muslims no choice but to revert to jihad because the bellicose West does not believe in a dialogue of civilizations or a conversation of equals. The true axis of evil in this world consists of the club of nuclear states, led by the Zionist elite who know they would be in immediate danger once Muslims are able to enjoy freedom of conscience and will, and a truly independent state.

There is no need for Muslims to dig up extensive chapters of Western atrocities, past and present, against the Muslims; but a brief look back at history would be illustrative of Western behavior. If the Qur'an tells humanity **"There shall be no coercion in matters of faith,"** the record of the West, as seen in the words of their leaders, the actions of their state powers, and often the connivance and support for such actions from their clergy, suggests a creed of "there shall be coercion in matters of faith — and much else as well..."

As far back as 313CE the church-state partnership had virtually eliminated freedom of non-official Christian conscience, equating it with treason and enforcing upon it religious "unity" by law and state policy. Between the 12th and 14th centuries, dissident Christian denominations, such as the Cathars of France and Central Europe and the Waldensians of Italy were said to have threatened social stability, and severely repressed by Church and civil authorities.¹³¹ In 1184, Pope Lucius III required bishops to examine all their subjects under oath lest their freedom of conscience and belief deviate from the official line. In 1199, Pope Innocent III declared "heresy" a capital crime.¹³² The Fourth

Lateran Council (1215) provided secular punishment for heretics, including the confiscation of property and ex-communication.¹³³ In 1220, the Dominicans, a religious order founded in 1216 to provide defenders for the Roman Catholic faith, which has subsequently become one of the dominant institutions of the official Church, took charge of the Inquisition.¹³⁴ In 1229, the Synod of Toulouse systematized inquisitorial rules, leaving people who wanted to enjoy freedom of religion with virtually no rights. In 1252, Innocent IV authorized the torture of those accused of heresy, and of witnesses.¹³⁵ The inquisitors were answerable only to the Papacy, and were often ruthless. They accused, prosecuted, and judged, much as secular fundamentalists are doing today in their so-called war on terrorism. Then as now, the onus was on victims to prove their innocence.

The infamous Spanish inquisition was launched after the marriage of Ferdinand and Isabella in 1469, and aimed especially at Moriscos (“converted Muslims”), Marranos (“converted Jews”), “illuminists,” and witches.¹³⁶ Its reach extended to Spain’s New World colonies. By this time, in 1478, Catholic rulers of different nation-states had been granted the power by Pope Sixtus IV to name their own Inquisitors, with little accountability to the Church.¹³⁷ Spain’s first Grand Inquisitor — more precisely in today’s terminology, a war criminal — was the Dominican Tomas de Torquemada (1483–1498); its second was Cardinal Ximenes (1498–1517).¹³⁸ Tens of thousands were executed and hundreds of thousands imprisoned with absolutely no due process. Church and state ganged up in an orgy of bloodletting, dividing the victims’ properties between them. Sentences against the victims, mostly Muslims, were announced in Christian public worship celebrations. In 1492 Spain’s Muslims were given the choice of conversion, exile, or death. Muslims could no longer live in Spain. Their options were to cross the Mediterranean into North Africa; cross the Atlantic as slaves; cross the barrier of the heartfelt convictions and declare themselves Christians who could pass the heresy tests imposed by the clergy; or remain Muslims and be forced to pass the barrier of death, by execution, into the next world.

The Muslims were the first and most numerous victims of the Inquisition, along with smaller numbers of Jews and others. But its success led to its expansion. In 1542, Pope Paul III created the Holy Office of Inquisition to combat Protestantism. Its domain extended throughout the Catholic lands, and its directing committee of cardinals was independent of episcopal control. It became excessive under Popes Paul IV (1555–59) and Pius V (1566–72), was suppressed in 1834, revived in 1908, and renamed the Congregation for the Doctrine of the Faith by Pope Paul VI (1965).¹³⁹ It now deals mostly with “heretical writings.” This European history of mass murder, ethnic cleansing, and genocidal impulses seem to have gained a new lease on life in the current policies of the American government. Muslims, by contrast, despite all the flaws and errors that plague their histories, have never had an equivalent to the Inquisitions of Spain, European colonialism, and American imperialism because of the divine restraining order that constrains Muslims to guarantee other people’s freedom of conscience, freedom of belief, and freedom of faith.

Nor was this blood-stained chapter in Christian-Muslim relations a freak development in history. The Crusades, to which George W. Bush referred in the aftermath of 9/11, were a bold manifestation of raw aggression against Islam when there was no greed for petroleum and other natural resources to rationalize such a militancy. But Europe at that time was not sophisticated enough to cloak their instinctive hatred of Muslims and Islam with legitimizing devices designed to distract Muslims for their duties of jihad and *qitāl*. Had it not been for this quintessential jihad, Palestine would have gone the same way as al-Andalus. These crusades were a declared war against Muslims that were sanctioned by generations of popes. In much the same tradition, today the Reverend Billy Graham, one of the leading Evangelicals of modern America, has been almost a permanent fixture in the White House for the past 50 years, sanctioning US wars against innocent peoples around the world.¹⁴⁰

The crusades were a series of wars that began in 1096 and officially ended in 1291. Their sole purpose was to occupy the Holy Lands and deny its Muslim population residence in their own

ancestral country. This ugly history has already been covered earlier in this volume.

Would it be premature to suggest that the world is witnessing a new round of crusades disguised by colorful words, which are hiding its true intents and purposes? Was President Bush speaking the truth for once when he declared his “war against terrorism” to be a crusade. Many commentators have been quick to dismiss that reference as a bad choice of words or a slip of the tongue. But future history might well record: the first crusade, 1990–91, led by Bush I of Washington, saw the occupation of large areas of the Arabian world by American troops, and the near-destruction of Iraq by air-power; the second crusade, 2001–20??, led by Bush II, Blair of London, and some Australian forces, motivated by uncertain information and dubious data concerning passenger aircraft crashes into the World Trade Center and the Pentagon, attempted to occupy Afghanistan and impose regime change. The third crusade, 2003–20??, led again by American and European presidents, attacked Iraq under the pretext of its alleged weapons of mass destruction and aggressive intentions; the fourth crusade, 2004–20??, etc.

What all these campaigns have in common is the denial of free religious, civic, and political expression to the people living in the Muslim parts of the world. If the dispute is about having American and European forces in and around the Arabian peninsula and the Holy Lands, then, in the best traditions of democracy, why not turn to the people and ask them what they want. Why are the secular radicals taking the law into their own hands and calling a certain country a rogue state, and another one a pariah state, and then adding them to their list of the “axis of evil?” And does not the proliferation of *kāfir* military bases throughout Muslim lands, the declared and undeclared warfare against Muslims, and the imposition of low-intensity political repression and high-intensity conflicts on Muslim populations, entitle them to resort to jihad to end these attacks on their existence as an independent body of people?

Jihad and *qitāl* are also Islamic requirements not only for the purpose of freedom of conscience but also freedom of expression. Everyone who has an ideological understanding of world affairs

knows that Islam is Allah's (ﷺ) program for humankind; it cannot be reduced to customs and ceremonies. In this capacity it will "compete" with other ideologies and philosophies that vie for man's attention and loyalty. The arena in which there is a competition of "ideologies" should be left wide open for everyone to express and articulate their thoughts, Islam included. When there is equal access to Islam and all other religious persuasions and political orientations then everyone should be happy repeating the *āyah* in the Qur'an, **"There shall be no coercion in matters of faith [and a faith based order]."** But for this to happen all obstacles and impediments have to be swept away from this arena.

People have every right to be free to examine and consider for themselves the lifestyle and thought they may choose. But obstructions and hurdles are stacked up against those who are committed to explaining the full range of God's message to humanity. Most people do not know that in many countries where Muslims live, it is against the law to speak about Islam as a system of ideas and beliefs. In Turkey, where over 99% of the population is Muslim, people who speak in public about Islam being relevant to political or social affairs are breaking the law. In other words, the regime there, supposedly "democratic," does not permit the expression of an opposing Islamic point of view. In this case the only remedy for such obstacles is the recourse to jihad. The bitter truth is that there are power structures in this world that, in and of themselves, are barriers to freedom of Islamic expression, or what some Muslims would want to call freedom of *da'wah*. Jihad was in past Islamic history the only way to deal with these obstacles. Such governments can most aptly be described by the word *ṭāghūt*. Only an Islamic government can be held up to the standards of this holy Scripture, which says, **"There can be no coercion in matters of faith."** This has to be a universal freedom of conscience and expression. This objective is still to be achieved and Muslims are duty-bound to struggle, and if need be to die, in the course of securing this freedom for themselves and for others.

Another clear reason why jihad and *qitāl* are active Islamic requirements in all generations since the Prophet's (ﷺ) time is

that, once a full-fledged and independent Islamic social and political order is established, it seems that other powers will simply not leave it alone. For this reason Muslims not only have to establish their faith-based system by a long and protracted jihad, but they must also engage in full and sometimes prolonged jihad to preserve and protect it. This is because other ideological systems will not sit by and accept coexistence with an Islamic state, Islamic government, and Islamic authority. Contrary to the misinformation about Islam from avowed enemies, such as the Israeli Zionists, and contrary to the misrepresentations of the Qur'an by some who claim to represent Islam, such as the Arabian Saudis and "westoxicated" liberals, it is only the Qur'anic reorganization of human affairs that will guarantee for all human beings their scriptural feelings and thoughts.

The one condition that Muslims will not permit within the human family is that some people, the "elites," impose themselves as pseudo-gods on other people, who have to accept their status as inferior beings, subhumans, or slaves. For this, there is no freedom in a Godly humanity. No individual, class, or nation is permitted to legitimize the bondage of other human beings, either formally or in effect. The attitudes of the Zionists in the Holy Land and the Brahmins of the Asian subcontinent today, like those yesterday of the Afrikaners in South Africa and the white supremacists in the United States, cannot be given freedom to institutionalize the inferiority and repression of other human beings. All the political philosophies justifying discrimination and substandard citizenships have to be replaced with legal norms and practices that refer the equality of tribes, ethnic groups, and races to their Creator, who created all of them equal and has given all of them the freedom to interact and coexist. Any human being or human system that violates this is to be regarded as interfering with Allah's (ﷻ) creation and creativity, and has to be opposed and countered as a matter of faith and in the cause of justice in society. The secular modes of governance that litter the earth are all guilty of violating this human equality and social justice. For that, jihad becomes an inevitable resort option and a matter of faith-in-practice.

This is the public morality of Islam — a morality that extends beyond the personal domain, avowedly, and unashamedly. In this social morality, freedom on the basis of equality and justice is guaranteed to every human being, even if that individual differs with Islam and even if his community does not agree with Islam. In this environment of responsible freedom, everyone's conscientious choice of precept and principle becomes sacrosanct. The fact that Islam is the source and the standard of all these freedoms does not in any way force one to embrace or convert to Islam. All human beings are entitled to live out their deeply felt, conscientious convictions, **“There shall be no coercion in matters of faith.”** But the airwaves must be clear of any interruption or obstacle when it comes to the necessary explanation of the only God-given Scripture that has survived human meddling.

Jihad in this Islamic ambiance is meant to affirm, guarantee, and protect these human rights to a prudent expression of freedom. To this end, jihad is a necessity that addresses the hegemonic powers that trick people into a false sense of “freedom.” Within this type of power culture, the average citizen may ostensibly entertain and believe in any form of worship he chooses, but in practice the lord and god of these people is the state's chief executive or his institutional equivalent: he rules and they obey, he exercises authority over them and they observe the state orders. This, in the Islamic view of human affairs, is a prime example of man playing the role of God, which is the cardinal unforgivable sin. The institutionalization of this central sin requires an unrelenting jihad to bring all human beings back to their equal status as fellow and brother human beings. Of course the secular governments will not stand by and watch the tide of Islam take its course. They will not tolerate a natural “Islamic wave of the future.” These regimes will take every opportunity to unsheathe their swords and brandish their weapons against any Islamic movement or organization that is confident enough to go public with this integral and inalienable political element of God's order. For this reason, jihad is unavoidable and indispensable. Regimes and elites, governments and administrations, strategists and theoreticians — all of them togeth-

er — have been unable to deconstruct Islam by a meeting of minds and wits, so instead, they have always resorted to using all their military might to try and destroy Islam. And Muslims are not commanded by Allah (ﷻ) to close their eyes and turn the other cheek. Instead they are expected to take a hard look at reality and the nature of their opponents, and to respond to them in whatever language they choose to speak. And if they choose warfare, then Allah's (ﷻ) Muslims choose jihad.

A point of clarification is in order. Once there is an Islamic authority and an Islamic state that is constructed by the consensus, agreement, and endorsement of its Muslim constituents and citizens, then it should be understood by all that all the transnational, economic, social, and moral standards and laws of this state have to be Islamic and Qur'anic. Nothing else can substitute for this. Within this Islamic reality, those whose faith is not Islam have freedom to practice their faith. They have their synagogues, churches, and temples for the observance of their religious rites and ceremonies. It is expected that their personal lives will be shaped by the teachings and tenets of their faith and belief. Muslims are duty-bound to see to it that non-Muslims have the freedom to worship and to express their religious tenets in the full sense of the word. Their rights to this end are inviolable. But all of this takes place in a relationship of good faith between the Muslim population and other groups of people who are not Muslims but who live in the same country with them.

This is why jihad will remain an obligation and duty until the end of time. If it were not for jihad, Muslims would lack direction, because in the absence of an Islamic social order and an Islamic authority Muslims would become disheartened, demoralized, discouraged, and corrupted. This is the *fitnah* referred to in the *āyah*, **“And wage war against them until there is no *fitnah* and until the *dīn* is Allah's” (2:193)**. No one is entitled to blur the line between Allah's (ﷻ) position as the source of human morality and laws on one side, and the human position as the recipient of morality and laws from Allah (ﷻ). No human authority, be he king, president, or priest, is permitted to dictate morality or legal-

ity. Once humans begin to trespass in this forbidden area, they set themselves up for *fitnah*.

From the understanding of this *āyah*, “**There can be no coercion in matters of faith...**” the absurdity of those hired pens whose job it is to accuse Islam of being a religion spread by the sword, or to present Islam as a religion of terrorists is patently obvious. In reality Islam is a scriptural reorganization of human relations in a moral and ethical manner that guarantees all religious persuasions the freedom to live by their conscience and religious precepts.

The nature of modern, technologically-advanced societies demonstrates why it is necessary for Muslims to acquire power, as the Prophet (ﷺ) did in Madinah, in order to be able to maintain and campaign for Islam on the basis of equal access. In modern societies, the state and others in positions of power — for example, the media — have the ability to control, influence, or manipulate more and more of community life. The cacophony of power struggles in unscriptural societies, and the ways that unscrupulous and self-interested elites are able to dominate them, demonstrate why Muslims must ensure that power and the use of force are reserved for those committed to divine principles of social organization. Jihad should never be dismissed as barbarism or the brutal use of force, especially in the contemporary world, where all major power structures are in possession of nuclear, biological, and chemical weapons of mass destruction that can threaten the very physical existence of Muslims as an *ummah*.

Let these words ring in the empty heads of those who fall into the error of trying to depoliticize Islam, reducing it to the status of “religions” in the modern Western world, especially those who claim some Islamic basis to their false position. The practical expression of Islam is impossible without a full-fledged Islamic government that gathers and projects the power of Islam. For this to become a fact of realistic life there will always be a need for jihad. Wherever there is a serious determination, by ardent adherents to Allah’s (ﷻ) last Scripture, to express their Islam, they will realize that there is no way on earth to avoid or to annul this central obligation of jihad.

Putting these issues in this perspective, a Muslim does not feel torn by opposite meanings when he reads the following *āyāt* of the Qur'an, "There can be no coercion in matters of faith..." and

Prepare for them [the enemies of Islam] whatever measures of force and advanced instruments of military pride (*khayl*) by which you will terrify Allah's enemies and your enemies, and others besides them whom you are not aware of but who Allah has knowledge of (8:60).

It is from the Qur'an that Muslims must learn to understand their *dīn* and their history. Muslims should never feel they have to be apologetic about the established facts in this Book. If only Muslims were communicating with these plain words and ideas, they could invite any opponent to express himself on the subject of jihad and *qitāl*. Muslims would be able to go on the mental offensive and show how other religions and ideologies launched their wars and aggressions against Muslims. The crocodile tears shed in certain quarters about the plight of Muslims should no longer fool any Muslim. These proven enemies have the capacity to shed Muslim blood and proclaim their benevolence simultaneously, even while they accuse Islam of terrorism, radicalism, extremism, and fundamentalism, and attack and stereotype jihad along with other components of Islamic self-determination.

As long as this Qur'an remains a living document in our lives, no one should be able to clear our consciences and our sense of duty of the essential and basic jihad, without which we become weaklings and cowards who invite the attacks of our enemies. The world is not short of those who are willing to dehumanize us and then target us for genocide. Any Muslim who is lost in the jungle of fabrications and distortions about jihad should return to this Qur'an immediately, and listen to what Allah (ﷻ) has to say about the subject. And concurrently he should forget about those who pervert the facts and point not only accusatory fingers but gun barrels against Muslims who think in terms of defending themselves and establishing a better way of life.

And why should people get “all bent out of shape” when it comes to the issue of jihad in light of this *āyah*, which specifically vouches for everyone’s freedom of conscience, freedom of thought and freedom of belief? This world would be better if Muslims fulfilled their God-given responsibilities and enlisted in the practice of jihad. Had they done this before, mankind would have received this force for the common good with open minds and joyful hearts. It has become the responsibility of the Muslims to revitalize jihad, now more than ever, not only as an Islamic requirement but as a human need and demand. If the Muslims will not do this, then who will?

Reflections on Life and Death

- (2:258) Are you not aware of he who argued with Abraham about his Sustainer, [simply] because Allah had granted him [earthly] power? Lo! Abraham said, “My Sustainer is He who grants life and deals death.” [The king] replied, “I [too] grant life and deal death!” Said Abraham, “Verily, Allah causes the Sun to rise from the east; cause it, then to rise in the west!” Thereupon he who was bent on denying the truth remained dumfounded, for Allah does not guide people who [deliberately] do wrong.
- (2:259) Or [are you, O man, of the same mind] as he who passed by a town deserted by its people, with its roofs caved in, [and] said, “How could Allah bring all this back to life after its death?” Thereupon Allah caused him to be dead for a hundred years; whereafter He brought him back to life [and] said, “How long have you remained thus?” He answered, “I have remained thus a day, or part of a day.” Said [Allah], “No, but you have remained thus for a hundred years! But look at your food and your drink — untouched is it by the passing of years — and look at your donkey! And We did all this so that We might make you a symbol to all men. And look at the bones [of animals and

أَلَمْ تَرَ إِلَى الَّذِي حَاجَّ إِبْرَاهِيمَ فِي رَبِّهِ أَنْ آتَاهُ اللَّهُ الْمُلْكَ إِذْ
 قَالَ إِبْرَاهِيمُ رَبِّيَ الَّذِي يُحْيِي وَيُمِيتُ قَالَ أَنَا أُحْيِي وَأُمِيتُ ۗ قَالَ
 إِبْرَاهِيمُ فَإِنَّ اللَّهَ يَأْتِي بِالسَّمْسِ مِنَ الْمَشْرِقِ فَأْتِ بِهَا مِنَ الْمَغْرِبِ
 فَبُهِتَ الَّذِي كَفَرَ ۗ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الظَّالِمِينَ ﴿٢٥٨﴾ أَوْ كَالَّذِي
 مَرَّ عَلَى قَرْيَةٍ وَهِيَ خَاوِيَةٌ عَلَى عُرُوشِهَا قَالَ أَنَّى يُحْيِي هَذِهِ اللَّهُ بَعْدَ
 مَوْتِهَا فَأَمَاتَهُ اللَّهُ مِائَةَ عَامٍ ثُمَّ بَعَثَهُ ۗ قَالَ كَمْ لَبِثْتَ قَالَ لَبِثْتُ
 يَوْمًا أَوْ بَعْضَ يَوْمٍ قَالَ بَلْ لَبِثْتَ مِائَةَ عَامٍ فَانظُرْ إِلَى طَعَامِكَ
 وَشَرَابِكَ لَمْ يَتَسَنَّهْ وَانظُرْ إِلَى حِمَارِكَ وَلِنَجْعَلَ آيَةً
 لِلنَّاسِ ۗ وَانظُرْ إِلَى الْعِظَامِ كَيْفَ نُنشِزُهَا ثُمَّ نَكْسُوهَا
 لَحْمًا فَلَمَّا تَبَيَّنَ لَهُ قَالَ أَعْلَمُ أَنَّ اللَّهَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ
 ﴿٢٥٩﴾ وَإِذْ قَالَ إِبْرَاهِيمُ رَبِّ أَرِنِي كَيْفَ تُحْيِي الْمَوْتَى قَالَ أُولَئِكَ
 تُؤْمِنُ ۗ قَالَ بَلَىٰ وَلَئِن لِّيَطْمِئِنَّ قُلُوبِي ۗ قَالَ فَخُذْ أَرْبَعَةً مِّنَ الطَّيْرِ
 فَصُرْهُنَّ إِلَيْكَ ثُمَّ أَجْعَلْ عَلَىٰ كُلِّ جَبَلٍ مِّنْهُنَّ جُزْءًا ثُمَّ ادْعُهُنَّ
 يَأْتِيَنَّكَ سَعِيًّا ۖ وَاعْلَمْ أَنَّ اللَّهَ عَزِيزٌ حَكِيمٌ ﴿٢٦٠﴾

- men], how We put them together and then clothe them with flesh!” And when [all this] became clear to him, he said, “I know [now] that Allah has the power to will anything!”
- (2:260) And, lo, Abraham said, “O my Sustainer! Show me how You give life to the dead!” Said He, “Have you then no faith?” Abraham answered, “Yes, but [let me see it] so that my heart may be set fully at rest.” Said He, “Take, then, four birds and teach them to obey you; then place them separately on every hill [around you]; then summon them: they will come flying to you. And know that Allah is Almighty, Wise” (al-Baqarah:258–260).

The basic theme of these three *āyāt* is the issue and substance of life and death, which have already been discussed in earlier *āyāt*. Clearly, life and death are an integral part of the circulating thoughts in a Muslim’s principled life. The issues of life and death are germane to Allah’s (ﷻ) definition of His Self as the Ever-Attentive, the Fount of Subsistence, and the Ever-Attendant, *al-Ḥayy al-Qayyūm*. Allah’s (ﷻ) domain of mercy and knowledge, with all the authority due to Him in that capacity, is directly relevant to humans gaining life and then ceasing to live. A Muslim needs to have the perspective of these *āyāt* so that he can be spiritually rich and mentally prolific. This requires a foundation of certainty and confidence. Conceptualization grounded in the Qur’an is necessary for deconstructing, reconstructing, and proactively fashioning moral norms, legal procedures, and inter-social fluxes and regulations.

Our human conceptualization of Qur’anic meanings is the basis for anchoring the will of God on earth through its human delegacy (*khilāfah*). Humans are not created as machines, but as creatures with freedom of will and choice. That is why they have not simply been programmed with the Qur’an and left to function as automatons; this is not Allah’s (ﷻ) will. Instead the Qur’an has to be transferred to their hearts, processed by their minds, and implemented by their collective will. Throughout this process there is a psychological profile that oscillates between certainty and doubt, resolution and question, firm conviction and problematic suspi-

cion. That is why man will always need the certitude that can only come from Allah (ﷻ), and never from anyone else.

The first *āyah* describes a dialogue between Ibrāhīm (ﷺ) and a contemporaneous king whose name is not given. This king did not express any argument against God as a deity, or God as a divinity; he does not appear to be an atheist. His point of contention with Ibrāhīm (ﷺ) was that this God, who does exist, is not in control of human affairs, or if He influences some of these affairs, He does not influence all of them. God may be in charge of what ultimately will happen to this world and its inhabitants but, as the king's argument goes, He is not in direct control of immediate and current affairs as he, the king, is. In other words, this king was opposed to the idea that there is One God who is directly and immediately involved in the everyday affairs of humanity. The Qur'an speaks about pre-Qur'anic societies, the societies of *jāhiliyah* that believed in God Himself, but also in other divine or semi-divine deities who controlled aspects of nature or even the course of human history and development. This is another way of excluding Allah (ﷻ) from man's legal, organizational, and ethical concerns. This king's argument conceded that God is the creator and coordinator of nature, but when it comes to man, God is a creator, not a "coordinator." He is the God of nature, not the God of nurture. This king acknowledged that morals come from God, but simultaneously claimed that earthly laws come from himself, not from God. In fact, Allah's (ﷻ) Oneness encompasses man's moral values and legal principles.

It appears from the construction of the *āyah* that this king chose to argue this matter with Ibrāhīm (ﷺ) because of his royal status. Some men turn aggressive and contentious when they have power. Instead of being thankful to Allah (ﷻ) for putting him in the highest position of the land, this king began to develop arguments denying Allah's (ﷻ) presence in man's life. Men in positions of power should understand they are not sources of law; they are surrogates whose responsibility it is to ensure that Allah's (ﷻ) laws and instructions are implemented in human communities and political entities.

One would expect that once a person is favored by acquiring such status, he would be grateful and responsible. Instead, in most cases when there are no constraints on their power, kings and presidents tend to act as if they are the high and the mighty. The seductiveness and temptations of power encourage them to intrude into areas they have no right to. The major infraction here is that a king begins to act as if he is the practical God of people, in the sense that he is the source of their being and their law. Ibrāhīm (ﷺ) responded to this kinglike and imperial psychology by stating, **“My Sustainer gives life and allots death.”**

People are born and people die so very often: everyone has an opportunity to observe and think about this genesis and demise. But, even as life and death are all around, they remain a mystery. Life is the state or property of an organism that, by its metabolic processes, uses substances from its environment for the purposes of growth, for the maintenance of its functional systems, for the repair of its own structure, and for reproducing itself. All life forms on Earth are based on nucleic acids, either deoxyribonucleic acid (DNA) or ribonucleic acid (RNA), which carry their hereditary genetic information.¹⁴¹ Some scientific minds say that basic molecules in a primordial atmosphere underwent a process of chemical evolution using energy from the Sun and electric storms, combining progressively into more and more complex molecules until self-replicating nucleic acids developed. But even with this partial attempt at explaining life, the human mind is unsatisfied and remains as inquisitive as ever about the reality of life.

Death, and the act of dying, is the end of life, the total and permanent cessation of all the vital functions of an organism. These are observations of a fact that is still a mystery for which man, after all these years and billions of deaths, has no satisfactory answer. Man has to keep on looking for an answer, and in doing so he cannot afford to dismiss the answer Allah (ﷻ) is giving him in His scripture. It is indeed a mature person who realizes that man’s total need for Allah (ﷻ) overrides his immediate curiosity about the presence or absence of vital signs. The more he thinks about life and death the more he realizes these to be an expression of a

power and will beyond human understanding of “power” and “will.” This is the power and the will of Allah (ﷻ).

That is why Ibrāhīm (ﷺ) brought up this issue when the king wanted to steal an attribute belonging to Allah (ﷻ), the attribute of Him being the source of all canons and laws. Ibrāhīm (ﷺ) meant to say that the essence and the fact of life and death are characteristics peculiar only to Allah (ﷻ). No human being can create life or create death. Humans may be able to do certain things that will affect birth or death, but it is not within human capacity to originate life or to originate death. Kings will respond to this logic with the argument that they are the “sovereigns” of the land and they rule over their subjects absolutely, so they have to be obeyed. Thus did the king snap back, **“I [too] grant life and deal death!”**

At this point Ibrāhīm (ﷺ) did not want to enter into a “conversation of the deaf,” as he realized the king simply did not get it; perhaps the king was so arrogant that he simply dismissed the point Ibrāhīm (ﷺ) was trying to make. People in high office routinely prefer to sidestep or disparage comments from commoners. So when Ibrāhīm (ﷺ) realized this king was intoxicated with power and did not want to understand, he went on to say, **“But Allah brings the Sun to rise from the east; cause it then to rise from the west!”** This fact is so basic and elemental that anyone anywhere can understand and relate to it.

The issue was clear, and the challenge had been given. There is no confusion. The king had to do something. His majesty the king was confused, puzzled, and shallow. This could have been a turning point in the king’s life — a turning point for the better. He would have been better off had he conceded the fact and committed himself to Allah (ﷻ). Instead the arrogance that routinely accompanies those in positions of power came naturally to the fore. He did not want to search for the truth and find out the veracity of the matter. Therefore, **“Indeed, Allah does not guide people who [intentionally] do wrong.”**

The Qur’anic discourse then goes on to describe the right approach and the correct understanding that actuate a crystal-clear commitment to Allah (ﷻ). There are no scientific formulas

in the Qur'an that cannot be understood by most of humanity, and there are no "controversial" theories that intellectuals have to hypothesize in various directions. The issues needing consideration here are two that are so simple and so accessible, yet so challenging and so remarkable, that any person in his right mind has to affirm Allah's (ﷻ) sovereignty, superiority, and sublime status. Common sense, plausibility, and reason are enough to discover there are things and events in this world that are not explicable without the active presence and involvement of the One and Only God. It would take an opposition to rationality, a fight with logic, and an assault on reason to deny the obvious: that the One God is in control of everything. Why, then, should He not be the guide to man's will on earth?

Man needs to set his mind straight and he needs to soothe his heart in the same way as he needs to eat and drink in order to survive; in the same way as he has to love and marry to procreate. No one spends his life thinking about how to eat or drink or how to wed and marry before he actually does so. Why, then, should he not acknowledge the necessities of worship and commitment, and do them spontaneously? Why should he have second thoughts about Allah (ﷻ) entering into every life, heart, and mind? Men cannot wait until the Day of Judgment to acknowledge and affirm Allah (ﷻ); by that time it will be too late. They have to do it here and now, before their lives fall apart and their societies disintegrate. This human commitment to Allah (ﷻ) is as vital as food and water, procreation, and the air man breathes, if only he could consider Allah (ﷻ) with all his heart, soul, and mind.

In the course of stimulating humans' thoughts and raising their conscience about life and death, living and dying, Allah (ﷻ) provides the following narrative,

Or [are you, O man, of the same mind] as he who passed by a town deserted by its people, with its roofs caved in, [and] said, "How could Allah bring all this back to life after its death?" Thereupon Allah caused him to be dead for a hundred years; whereafter He

brought him back to life [and] said, “How long have you remained thus?” He answered, “I have remained thus a day, or part of a day.”

Said [Allah], “No, but you have remained thus for a hundred years! But look at your food and your drink — untouched is it by the passing of years — and look at your donkey! And [We did all this so that] We make you a symbol to all men. And look at the bones [of animals and men], how We put them together and then clothe them with flesh!” And when [all this] became clear to him, he said, “I know [now] that Allah has the power to will anything!” (2:259).

Who was this person who passed by a certain town? And what was the name of that abandoned town? Based on some books of Islamic heritage, it is commonly accepted that the person was Ezra, and that the place referred to was al-Quds.¹⁴² Other Islamic traditions say that the place was the monastery of Heraclius, on the Tigris river, and the man referred to was Armia, a descendent of Hārūn (ﷺ).¹⁴³ In yet other traditional “Islamic” sources, the man is called Hazikiel son of Bawar (al-Khidr), or simply some man belonging to the Children of Israel.¹⁴⁴ This type of information is generally regarded as the product of the intellectual milieu of early Muslim history in which educated Muslims interacted with scholarly sources in the Jewish tradition. In fact, it may be best understood as confusing the simple meanings of the Qur’an and the Sunnah with so-called information about time, place, and personality, which is at best useless and often misleading or damaging. These “Israeli” incursions into the Qur’an and Sunnah will be highlighted as they continue to come up in our excursion through the meanings of Allah’s (ﷻ) Book.

The fact is that the Qur’an does not give the name of the person or place mentioned in this *āyah*, nor do the hadith of the Prophet (ﷺ) give any indication of the specific person or place. Clearly therefore their identities are not relevant to the issues of life and death; the point here is that if the name of the individual

and the exact location of the place mentioned in the *āyah* were known, this type of information would not add anything significant to the intent and purpose of the *āyah* itself. The scene and the imagery of this *āyah*, however, are clear and vivid: there is a city that looks like a ghost town — desolate, uninhabited, and in ruins. And then a man passes through this forsaken and down-and-out place. The thought that comes to his mind is, **“How can Allah bring this [human habitation] back to life?”**

This man clearly admits the existence of Allah (ﷻ), but after observing a devastated city, asks in bewilderment, “How can it be possible for God to bring this wasted city back to life? How can life be restored to this worn-out city?” And the Qur’an’s answer to that is, **“Then Allah caused him to be dead for a hundred years; after which He brought him back to life...”**

The Qur’an does not give a chemical or biological explanation of life and death; it demonstrates in practical life the meaning of living and dying. Sometimes human beings understand issues with their emotions and feelings better than they can with their minds and thoughts. In this instance, the answer came in the form of a personal experience: the man’s sensory perception was saturated with a palpable demonstration of “living” and “dying.” Words cannot substitute for this experience, **“[And Allah said, ‘How long have you remained thus [dead]?’ He answered, ‘I have remained thus a day, or part of a day.’”**

But then how can anyone feel time or judge its passage when he is in a state of deep and prolonged unconsciousness, unable to respond to external stimuli? Even if a person thinks he has “slept” for a day or so, it is only his impression, and nothing more than that. Human perceptions of time are unreliable. Time is supposed to distinguish sequential events from simultaneous ones. It allows the assignment of cause and effect, and, according to man’s perception, the assignment of past, present, and future. In Newtonian mechanics, time is absolute, meaning that a second as measured by one observer is the same as a second measured by any other observer in the universe. Relativity explains that this view of the nature of time is false. In thermodynamic systems, the directionality of

time derives from *entropy*, the degradation of matter and energy in the universe to an ultimate state of inert uniformity.

So when this individual was asked how long he was dead, he guessed a day or part of a day, yet the true answer was, **“But you have remained thus [unconscious and insensible] for one hundred years.”** Knowing this to be factual, one would expect to see the effects of the passing of a full century. But that was not the case for this man’s food and water. They showed no sign of gradual decomposition, organic decay, spontaneous disintegration, or evaporation. His meal and water were still there besides him, in their original condition. And then he is directed to look closely at his own body and that of his donkey,

And look at your donkey! And [We did all this so that We might] render you a symbol to all mankind. And look at the bones [of animals and humans], how we compose them, and then dress them with flesh (2:259).

This is a signal to the human mind to think about how Allah (ﷻ) constitutes the human skeleton and then how He covers and clothes this skeleton with soft tissue. And now the man realized he was still as he had been before. But when he looked at his donkey he realized that the bones were decomposed and the flesh was disintegrated. While the man was processing this information, he was also asking how Allah (ﷻ) could reconstruct all these crumbling bones, and then clothe them with flesh, and then place life in them? This scenario had apparent contradictions in it: he was safe and sound, his body was as healthy as it had ever been, but his donkey was bleached bones and ashes. Everything was subjected to the same environmental and atmospheric conditions; why was it that death consumed one form of life, the donkey, but not the other forms of life, himself and his supplies? This divine intervention in the habitual course of events was a sign of Allah’s (ﷻ) involvement in life, its phenomena, and its properties.

How could something like this happen? How could a mystery like this be observed by the naked eye? What makes a living thing

alive? What is the driving force that animates a donkey or even a potato, but is absent from a stone?

Living things breathe, feed, convert food to energy, excrete, grow, reproduce, and react to various kinds of stimuli, each in its own way. Using this definition, however, an alien from outer space might, at first sight, think that the principal form of life on earth is the motor car. Cars do not seem to grow, but they do, in a sense, breathe, feed, convert fuel to energy, excrete, move, and respond to the stimulus provided by the driver. And they are well adapted to their environment. Nevertheless, everyone agrees that machines are not alive. Cars cannot reproduce — they have no way of making copies of themselves — in the way that all plants and animals can. Without human beings to make them, they would become extinct.

Where does the boundary between life and non-life really lie? One organism that seems to exist on the borderline is the virus. Viruses lack the cell nucleus that is the regulator and source of reproduction and growth in other, more complex living things. To make copies of themselves, they depend on other forms of life. They proliferate by invading living cells, taking them over, and using the nucleic acids of their hosts to reproduce. Ultimately, when the new viruses leave to infect new cells, they destroy the host cell completely.

Many parasitic organisms depend on a host body in order to live and reproduce. In the case of viruses, however, this dependency is absolute: when removed from living tissue, viruses show no signs of life at all. They simply become inert molecules arranged in a crystalline pattern. Many years ago scientists at Stanford University, California, made viral material artificially by assembling the appropriate chemicals in the laboratory. When inserted in living cells the material “sprang to life,” using the cells to grow and reproduce itself.¹⁴⁵

The chemicals used by the Stanford University scientists were molecules of protein and nucleic acid — the basic constituents of living things. But no one can explain exactly what happens to make these chemicals come to life. The nature and the source of the “life force” itself remain a mystery to human science. It is at this

level of rational human thought that we should admit to a Higher Authority as the Initiator of life. We should not feel inhibited from doing so just because of a conflict in Europe hundreds of years ago between “churchmen” and “scientists,” which eventually spread in the form of secular antagonism to everything religious, Christian or otherwise. The idea of God does not intrude into our “scientific” observations; rather it is these observations that beg for the existence of God.

Coming back to the *āyah*, and the mystery of that ruined city, how can the logic of human beings explain the “selectivity” of death? Why do certain people and lives end, while others in the same place and environment survive? The only answer to this question is that there is an absolute and thoroughgoing will. This will is neither curbed by human “scientific” conclusions nor by established “facts.” True, there are “natural laws,” but these laws, as inevitable as they may seem, are not “ironclad.” If we seek to subordinate Allah (ﷻ) to these “scientific” observations, we are either attempting to place Allah (ﷻ) in the realm of “creation” or we are superimposing our minds unto the realm of the Creator. In both cases we fail to distinguish between the Initiator of life and the recipients of it. How dare we? We should know better by now. We should know that our observations are limited, our experiences are confined, our life spans are restricted, and our results are inconclusive. When this man’s thoughts reached this determination, he said, “[Now] I know that Allah has the power to will anything!”

This reflection on life and death is followed by another illustration about the same subject,

And, lo, Ibrāhīm said, “O my Sustainer! Show me how You give life to the dead!” Said He, “Have you, then, no trust [in Me?]” Ibrāhīm answered, “Yes, but [let me see it] so that my heart may be at ease.” Said He, “Take, then, four birds and teach them to obey you; then place them separately on every hill [around you]; then summon them: they will come airborne to you. And know that Allah is Almighty, Wise” (2:260).

This request comes from one of the closest human beings in human history to Allah (ﷻ); it comes from His *khalīl* (friend), Ibrāhīm (ﷺ). This request to see how Allah (ﷻ) gives life was not a matter of defining or creating Ibrāhīm's (ﷺ) faith and commitment. He knew and trusted Allah (ﷻ) like no one else, but beyond that knowledge he wanted a little evidence to support his faith. And Allah (ﷻ) responded favorably to Ibrāhīm's (ﷺ) yearning heart and privileged him with a personal experience.

So Allah (ﷻ) ordered Ibrāhīm (ﷺ) to choose four birds, and to domesticate them. Allah (ﷻ) taught Ibrāhīm (ﷺ), whose request it was to see how Allah (ﷻ) creates life, to fashion their behavior by discipline and instruction. These birds had to be conditioned by Ibrāhīm (ﷺ) to respond to him. This preparation and grooming took time, but in the end these birds were in a state that instinctively responded to their "owner." Originally, the birds' inherent aptitude or inborn pattern of behavior was responsive to specific stimuli but not sensitive to Ibrāhīm (ﷺ) specifically. But after Ibrāhīm (ﷺ) trained them, they began to respond and react to him. After this conditioning, Ibrāhīm (ﷺ) was instructed by Allah (ﷻ) to slaughter them and tear apart their bodies. These body pieces were then to be placed on nearby hills and mountains where Ibrāhīm (ﷺ) was settled. Then Ibrāhīm (ﷺ) was told to call these birds as he had trained and coached them when they were alive. As he did just that, their body pieces coalesced together once more, they regained life, and returned to him.

At this moment Ibrāhīm (ﷺ) became privy to the reality of "giving life." He observed the force that makes life possible. Throughout this process, Ibrāhīm (ﷺ) had to have fostered a close relationship with these birds. This relationship and connection would override "an imposed death" of these birds — that is, Ibrāhīm's (ﷺ) slaughtering them — and his familiar voice when he called upon them would be enough to bring them back to life. Likewise, on the human level it is man's acquaintance with Allah (ﷻ) that brings him into life and brings life into him, regardless of what man may be aware of or ignorant of. The parallel between Ibrāhīm (ﷺ) and these four birds is equally applicable to the paral-

lel between humanity and God. It is our responsive relationship with Allah (ﷻ) that is the genesis of life in our bodies.

It must have been astonishing for Ibrāhīm (ﷺ) to see with his own eyes the birds, which had just been slaughtered and dispersed onto four mountains, coming back to life and returning to him. And it is as astonishing to see how a human's conversancy and intimacy with Allah (ﷻ) brings him to life: physical life and spiritual life. Human nature is conditioned at a certain level to respond to Allah (ﷻ) when He calls. But how this translates into scientific understanding will probably never be known in a rationally convincing way. It is not the physical body that releases life; it is life itself that finds its expression in the physical body. Some very "healthy" physical bodies lose life for no apparent reason; they are simply alive one moment and dead the next. The mystery of life can feed human intellect and intuition if it is cast within this experiment of Ibrāhīm (ﷺ).

Man cannot find a definition for life, only of its processes. He may talk night and day about cells, the basic structural and functional unit of all organisms. He may break these down into DNA and RNA. But he will have to accept that although he may explain some laboratory and scientific observations, he is not explaining life itself. In this Qur'anic lesson, he would have a sense of how Allah (ﷻ) originates and starts life. If he wants to translate this sense into scientific knowledge, he would have to discover its implications in the real world. Alas, Muslim scientists are withdrawn from the Qur'an, and Islamic scholars are withdrawn from science. No progress in this direction will be possible until this schism is bridged.

The Spirit of Giving and the Reorganization of Wealth

- (2:261) The parable of those who spend their possessions for the sake of Allah is that of a grain out of which grow seven ears, in every ear a hundred grains; for Allah grants manifold increase to whom He wills, and Allah is Infinite, All-Knowing.
- (2:262) They who spend their possessions for the sake of Allah and do not thereafter mar their spending by stressing their own benevolence and hurting [the feelings of the needy] shall have their reward with their Sustainer, and no fear need they have, and neither shall they grieve.
- (2:263) A kind word and the veiling of another's want is better than a charitable deed followed by hurt; and Allah is Self-Sufficient, Forbearing.
- (2:264) O you who are secure in your commitment [to Allah]! Do not deprive your charitable deeds of all worth by stressing your own benevolence and hurting [the feelings of the needy], as does he who spends his wealth only to be seen and praised by men, and believes not in Allah and the Last Day; for his parable is that of a smooth rock with [a little] earth upon it — and then a rainstorm smites it and leaves it hard and bare. Such as these shall have no gain whatever from all their [good] works, for Allah does not guide people who refuse to acknowledge the truth.
- (2:265) And the parable of those who spend their possessions out of a longing to please Allah, and out of their own inner stability, is that of a garden on high, fertile ground: a rainstorm smites it, and thereupon it brings forth its fruit twofold; and if no rainstorm smites it, soft rain [falls upon it]. And Allah sees all that you do.
- (2:266) Would any of you like to have a garden of date palms and vines, through which running waters flow, and have all manner of fruit therein — and then be overtaken by old age, with only weak children to [look after] him — and then [see] it smitten by a fiery whirlwind and utterly

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ
 سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ
 وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا
 يُتَّبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَذَى لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا
 خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٦٢﴾ قَوْلٌ مَعْرُوفٌ وَمَغْفِرَةٌ خَيْرٌ مِّنْ
 صَدَقَةٍ يَتْبَعُهَا أَذَى وَاللَّهُ غَنِيٌّ حَلِيمٌ ﴿٢٦٣﴾ يَتَّيِّهَا الَّذِينَ ءَامَنُوا لَا
 يُبْطِلُوا صَدَقَتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِثَاءَ النَّاسِ وَلَا
 يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ
 وَابِلٌ فَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ مِّمَّا كَسَبُوا
 وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ ﴿٢٦٤﴾ وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ
 ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَتَثْبِيتًا مِّنْ أَنْفُسِهِمْ كَمَثَلِ حَبَّةٍ بِرَبْوَةٍ
 أَصَابَهَا وَابِلٌ فَتَأْتَتْ أَكْلَهَا ضِعْفَيْنِ فَإِن لَّمْ يُصِبْهَا وَابِلٌ
 فَطُلُّ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ ﴿٢٦٥﴾ أَيُّودٌ أَحَدَكُمُ أَن تَكُونَ لَهُ
 جَنَّةٌ مِّنْ نَّخِيلٍ وَأَعْنَابٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ لَهُ فِيهَا مِنْ
 كُلِّ الثَّمَرَاتِ وَأَصَابَهُ الْكِبَرُ وَلَهُ ذُرِّيَةٌ ضِعْفًا فَأَصَابَهَا إِعْصَارٌ

فِيهِ نَارٌ فَاحْتَرَقَتْ ۗ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ الْآيَاتِ لَعَلَّكُمْ
 تَتَفَكَّرُونَ ﴿٢٦٦﴾ يَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفِقُوا مِن طَيِّبَاتِ مَا
 كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۗ وَلَا تَيَمَّمُوا الْخَبِيثَ
 مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغِصُوا فِيهِ ۚ وَعَلِمُوا أَنَّ اللَّهَ
 عَنِ حِمِيدٍ ﴿٢٦٧﴾ الشَّيْطَانُ يُعِدُّكُمْ الْفَقْرَ وَيَأْمُرُكُمْ بِالْفَحْشَاءِ ۗ
 وَاللَّهُ يُعِدُّكُمْ مَغْفِرَةً مِنْهُ وَفَضْلًا ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦٨﴾ يُؤْتِي
 الْحِكْمَةَ مَنْ يَشَاءُ ۚ وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا
 كَثِيرًا ۗ وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ ﴿٢٦٩﴾ وَمَا أَنْفَقْتُمْ مِّنْ
 نَّفَقَةٍ أَوْ نَذَرْتُمْ مِّنْ نَّذْرٍ فَإِنَّ اللَّهَ يَعْلَمُهُ ۗ وَمَا لِلظَّالِمِينَ
 مِنْ أَنْصَارٍ ﴿٢٧٠﴾ إِنْ بُدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ ۗ وَإِنْ تُخْفُوهَا
 وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَّكُمْ ۚ وَيُكَفِّرْ عَنْكُمْ مِّنْ
 سَيِّئَاتِكُمْ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿٢٧١﴾ لَيْسَ عَلَيْكَ هُدَاهُمْ
 وَلَٰكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ
 فَلِأَنْفُسِكُمْ ۗ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ ۗ وَمَا
 تُنْفِقُوا مِنْ خَيْرٍ يُؤَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ ﴿٢٧٢﴾ لِلْفُقَرَاءِ

الَّذِينَ أَحْصَرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا
 فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ
 تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِحْقَاقًا وَمَا تُنْفِقُوا
 مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٢٧٣﴾ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ
 بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا
 خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٤﴾

scorched? In this way Allah makes clear His messages unto you, so that you might take thought.

- (2:267) O you who are secure in your commitment [to Allah]! Spend on others out of the good things which you may have acquired, and out of that which We bring forth for you from the earth; and choose not for your spending the bad things which you yourselves would not accept without averting your eyes in disdain. And know that Allah is Self-Sufficient, ever to be praised.
- (2:268) Satan threatens you with the prospect of poverty and bids you to be niggardly, whereas Allah promises you His forgiveness and bounty; and Allah is Infinite, All-Knowing,
- (2:269) Granting wisdom to whom He wills: and whoever is granted wisdom has indeed been granted wealth abundant. But none bears this in mind save those who are endowed with insight.
- (2:270) For, whatever you may spend on others, or whatever you may vow [to spend], verily, Allah knows it; and those who do wrong [by withholding charity] shall have none to support them.

- (2:271) If you do deeds of charity openly, it is well; but if you bestow it upon the needy in secret, it will be even better for you, and it will atone for some of your bad deeds. And Allah is aware of all that you do.
- (2:272) It is not for you [O Prophet] to make people follow the right path, since it is Allah [alone] who guides whom He wills. And whatever good you may spend on others is for your own good, provided that you spend only out of a longing for Allah's countenance; for whatever good you may spend will be repaid unto you in full, and you shall not be wronged.
- (2:273) [And give] unto [such of] the needy who, being wholly wrapped up in Allah's cause, are unable to go about the earth [in search of livelihood]. He who is unaware [of their condition] might think that they are wealthy, because they abstain [from begging]; [but] you can recognize them by their special mark: they do not beg of men with importunity. And whatever good you may spend [on them], verily, Allah knows it all.
- (2:274) Those who spend their possessions [for the sake of Allah] by night and by day, secretly and openly, shall have their reward with their Sustainer; and no fear need they have, and neither shall they grieve (al-Baqarah:261–274).

While the preceding *āyāt* looked at the nature of life in the human body, in animals, and in other forms of life, the remaining *āyāt* of this *sūrah* go into the nature of life in human society, in communities, and in other binding human relations. Bringing vitality and livelihood to society is contingent upon the members of such a society establishing a socio-economic order. And this regulation of the economy should be prosecuted according to the instructions of He who gives individuals their "life" and He who gives society its "life." Thus, a lively and vivacious social unit is one that implements Allah's (ﷻ) directives and illustrations as far as wealth in such a social unit is concerned. Financial security is a key component of an Islamic society without which this society cannot make

a secure commitment to Allah (ﷻ). Its fiscal responsibility and financial security are expressed through the different channels of *zakāh*, *ṣadaqah*, and *nafaqah* (sound proceeds, charities, and wealth disbursal), in stark contrast to societies of ignorance and idiocy (*jāhiliyah*), which are hamstrung with usurious financial greed. In today's world, unconscionable and exorbitant capitalism based upon "fake money" and the schism between labor and equitable compensation for labor, as is the case in rugged individualistic social units or nation-states, is the latest expression of this now worldwide *jāhiliyah*.

Man needs direction in these matters; he is not forsaken and left to the rapacious greed that redefine human relations along a wealth-poverty divide. For this reason Allah (ﷻ) has revealed *āyāt* pertaining to matters of financial transactions and debt. These illuminating *āyāt* teach societies how to behave when they have wealth, and beyond that how to consolidate human relations with the seeming inevitability of rich and poor coexisting in one society, side by side. All these operating instructions are meant to consolidate Muslims upon an Islamic economic program as well as an Islamic financial arrangement.

This constellation of *āyāt* (261–274) sets into motion the dynamics of an Islamic balance where wealth and abundance are concerned. The psychological factor that is anchored deep inside this type of proper society is the motivation and the drive to give. Because of the scriptural education that abhors greed, stinginess, and the concentration of wealth, a person in this type of society is anxious, stimulated, and induced to give. A feature of this Islamic character that loathes covetousness and avarice is its open hand; and the hand is open because the heart is open.

Psychologically, maintaining a personality of generosity is a struggle, mostly because parting with what one "owns" is not easy. There is an undeniably strong tendency to hold on to everything one has. But the convincing pulse coming from this indispensable source of inspiration can show man how to manage his natural inclination to possess, and to ennoble his suppressed instincts of caring for his fellow society-mate in need.

There is a confluence of materialistic interests that will not budge from its money-making and profit-reaping position at the expense of the laboring poor. This capitalistic system cannot be dislodged by arguments in the abstract. It cannot be displaced for any considerable period of time by “justifiable reaction;” and it cannot be dismantled successfully by the use of force through a coup d’état. There has to be a massive change in the social attitude of the people to pull down, break up, and take apart the capitalist enterprise in both its individual greed as well as in its corporate interests. A new system of equitable wealth management and distribution would have to become the societal norm in order to isolate the money mongers and financial fiends who are relatively idle when everyone else is frantically toiling, who are becoming super-rich when most everyone else is becoming super-poor, and who are feasting when the majority of the people are dying of hunger and thirst.

Humanity needs an evenhanded monetary and fiscal organization of its wealth, resources, and market activities. And as much as everyone is looking for an answer in human philosophies and ideologies and not finding a sustainable system, here Allah (ﷻ) is providing it in the form of this final Scripture. It is a crime not to consider Allah’s (ﷻ) guidance after repetitive human episodes of incompetence when it comes to managing moneys and markets. Societies are lifeless when the excessive desire to acquire more than one needs becomes the order of the day. What is called “free enterprise” becomes a free exploitation of the less-fortunate.

Here, these Qur’anic meanings acquaint a person with his possessive self and begins to rehabilitate his affinity with money and riches. He begins to understand, as a caring human being, that he should forgo some of what he has for others who need the extra allotted to him. This passing and spending of assets in hand is done voluntarily and out of his own free will. And, contrary to his limited view, giving to those in need is considered a profitable thing to do, for he is assured that by giving, he does not lose. He gains because he invests in what Allah (ﷻ) has for him in the next life, and because he relieves the societal pressure that builds upon all the members of the society when its suffering members are not taken care of.

Another way of approaching this issue is that this optional and discretionary circulation of wealth from the rich to the poor is meant to bring members of society closer together; it is a method of contracting society into a cooperative and accommodative family. With these *āyāt*, expressing love and care is no longer strictly along bloodlines — it goes beyond that to circulate assistance and attention in society at large. In this type of society he who gives is not a “big shot.” And he who receives is not a “welfare junkie.” The one who gives and the one who receives do so because they both understand what Allah (ﷻ) is saying. Both are responsible and faithful members of the same society cum family.

These precious teachings from on high are meant to have a direct impact on human nature. There is a reluctance to give, expressed by the rich and wealthy. And equally, there is a reluctance to receive, expressed by the poor and needy. That is precisely because both of these individuals in society share a human nature that acts in peculiar ways when it finds itself either prosperous or poor. The rich person does not want to dispense with some of his possessions because human nature instinctively desires to accumulate. On the other hand, there are those whose free spirit and dignity inhibit them from receiving what they are entitled to because it is “degrading.” How, then, can honest and prudent members of society reciprocate with one another without “class consciousness” and “class tension?” And Allah (ﷻ) provides the answers to these complex questions.

In private enterprise societies, individuals and corporate boards do give, but they do so under the provisions and stipulations of *ribā* (usury). They may also give in order to become eligible for associated tax benefits, or to gain influence and leverage among the receiving crowd. But they do not advisedly and consciously give because God is telling them to give. And if that does happen it is the exception and not the rule. In a “free economy” philanthropists can make a public show of giving small and even consistent donations either to “clean up” the money they made by any means necessary, or to shield windfall profits that are made by dispossessing unenlightened people of their wealth and resources. By contrast,

Muslims are encouraged to spend not for the purpose of “showing off” but to bring about and sustain a radical change in the psychology of the individual and the economy of society.

This Qur’an is a living document. Its meanings enrich human lives. Its contents give direction to society. The Qur’an has to be “humanized,” in that its teachings are intended to permeate man’s movements, inform his decisions, and define his activities. Never was the Qur’an meant to be a melodious presentation or calligraphic art. If anything the Qur’an is a motivational book that sparks man’s ambition, raises his morale, moves his conscience, and delineates his path.

In the course of living the Qur’an it should be evident that human nature is human nature. Yesterday’s men are the same as tomorrow’s. Human nature has not changed in any significant way. Greed is still greed. Hunger is still hunger. Poverty is still poverty. Pride is still pride, and so on. Human beings range from the perfectionist to the hypocritical to the criminal. And this Qur’an is placed in the midst of this array of human inclinations and preferences. Some individuals will respond and do their best to inaugurate Islam as Allah’s (ﷻ) order on earth, while others will apparently go along with the wave, and still others will try their best to impede and decelerate the Islamic momentum. This was the case in the times of prophets and it is the case in all other times.

Ultimately, the battle is located inside a person’s own self. Once that person defeats his lower instincts and his morbid attachment to the allurements of life he has taken a very significant step forward. After he becomes entrenched in the meanings of this Qur’an, he cannot but move along until Allah (ﷻ) Himself decides what the ultimate outcome will be.

The Qur’an in this lesson has something very important for humanity to understand. And this issue centers around a fact in life, which will probably remain constant until the end of time: there are always going to be people who have wealth and there will always be people who do not have wealth. Societies will constantly be populated with rich individuals and deprived multitudes — especially societies that live beyond the bounds of scriptural com-

mands. And when these individuals and societies leave God and His inspiring words they drift into the hard facts of, today, an almost godless world. In nearly every society of this world, there are classes or social aggregates of people that are defined solely by their socio-economic positions. A class society is a system of social inequality based on the unequal distribution of income and wealth. A person's class position is generally determined at birth via the class income or inherited wealth of the parents, typically the father. Classes can be differentiated in terms of occupational groups in a labor market, or, as in the Marxist deconstruction of capitalism, in terms of the capacity of different groups to own and control property, such as the *bourgeoisie* (the owner class) and the *proletariat* (the non-owning working class).

Can anyone blame the human mind for looking around and trying to figure out what has happened to the deterioration in human relations when some layers of society have risen up while other more numerous layers have sunk? Islamic society is supposed to be the key stabilizing entity in the world. However, when the Muslims fail to understand Allah's (ﷻ) words and by extension fail to implement His commands, then economic polarization can be expected, followed by theoretical speculation about those who accumulate wealth and those who compile poverty. So the non-Islamic mind, gifted with thinking but proceeding without light from above, goes on to assert that social mobility is the way individuals or groups move from one status or class position to another, either upward or downward within the social class hierarchy. It is typically measured in terms of movement across a range of pre-existing positions, which enjoy unequal access to material and cultural "goods." One can improve his access to such goods, and so be upwardly mobile in a number of ways, most importantly by education, marriage, or occupation. Entire social groups may also be mobile, by using their resources to enhance their position; for example, occupational groups may improve their status by "professionalizing" their expertise.

In the absence of a society springing from the spirit and meanings of the Qur'an, the vacuum has been filled by the contemporary

jāhiliyah, a system of social inequality in which social groups occupy different strata based on their unequal access to and ownership of material, political, and cultural — read that, educational — resources. This social stratification is not a random process, but a product of economic and social relations that “allocate” people to specific positions within structured social hierarchy.

Two of the most flagrant polarizations that bring out the nefarious nature of class discrimination are the caste system and slavery. Caste is a system of inequality, most prevalent in Hindu Indian society, in which status is determined by the particular lineage and associated occupational group into which a person is born. The groups are ordered according to a notion of religious purity or spirituality; thus, the Brahmin or priest caste, as the most spiritual of occupations, claims highest status. On the other end of the spectrum are the Dalits, or Untouchables, who are considered to be ritually impure. Currently India has close to 160 million Dalits. Contact between castes is held to be polluting, and must be avoided.

Slavery is a system of social inequality in which some people are treated as items of property belonging to other individuals or social groups. There have been different types and conditions of slavery. At one extreme slaves were often worked to death, as in the Greek mining camps of the 5th and 4th century BCE. At the other, slaves were used less as chattels and more as servants, working in households, and in some rare instances even administering them, and acting as tutors to young children. In 17th- and 18th-century America, slavery had a particularly racial flavor, being restricted to originally free people of African origin, and was not itself immune to class distinctions right within it — thus the origination of the terms *house nigger* and *field nigger*.

The Giver Always Gains by Spending in Allah’s (ﷻ) Way

The metaphor of those who spend their possessions for the sake of Allah is that of a grain out of which grow seven ears, in every ear [grows] a hundred grains; for

**Allah grants manifold increase to whom He wills, and
Allah is Infinite, All-Knowing (2:261).**

Moral standards do not become law by the authority of law enforcement agencies or the power of the state. Moral standards become law by their popularity and their overwhelming public espousal. Peoples' hearts have to be in the high standard of ethics they set for themselves. Once this morality becomes the heartbeat of the populace it should become their binding and lawful norm. In this instance, spending cannot be forced upon those who can spare some of their wealth for the cause of Allah (ﷻ). This wealth has to come on a voluntary basis from those who have it. That is why this *āyah* tries to stir the deep convictions of affluent people and move them to give of what Allah (ﷻ) has provided them. The picture-perfect *āyah* presents a lively scene: giving money for the cause of Allah (ﷻ) is like growth, budding, and lively movement. **“The metaphor of those who spend their wealth on a course to Allah is that of a grain out of which grow seven ears, in every ear [sprouts] a hundred grains.”**

The simple fact of the matter is that if a person spends a dollar for Allah (ﷻ) he would be getting \$700 (\$1x7x100) in exchange. Whatever amount is disbursed should be multiplied by 700. But Allah's (ﷻ) words were not meant to address strictly mathematical minds or to relay numbers and totals. The wording and imagery in the *āyah* implies that passing money along to those who are in need and doing so for the cause of Allah (ﷻ) is like a “life cycle.” The invested money blooms and the effort blossoms. Those who give of what they have been given, the rich, should understand this fact.

To reiterate, this is a fact. It is not a sales pitch, nor a fund-raising activity. Everyone should know that the return on any contribution for the sake of Allah (ﷻ) shall be a hundred-fold or greater. This mental imagery is one way the Qur'an draws in a Muslim on the emotional level. It is not enough to understand the Qur'an rationally; it should also be assimilated with the God-given feelings man has. The mind and the heart both are expected to

adjust to Allah's (ﷻ) aim and objective. With the concurrent involvement of man's brainpower and fervor the maturation of his conscience along the norms and narratives of the Qur'an become possible. This Qur'anic conscience permeates Muslim public life and in doing so it exemplifies growth, development, and prosperity. It is this Muslim public conscience that moves Muslim private individuals to give and spend, to donate and contribute, and to advance and "chip in."

But where are we today with respect to this Qur'anic norm? This Qur'anic model, standard, and pattern is virtually nonexistent. "Pious Muslims" claim to read the *āyāt* of the Qur'an frequently and daily, but then why is the ambiance of the Qur'an not a social reality for the Muslims? Allah even (ﷻ) tells us, "**...and Allah is Infinite, All-Knowing,**" and that He can compensate us immeasurably, and that He knows every penny we spend for His "interest." Yet still there are billions of dollars stashed into individual accounts of princes and titled peers of the realm when their Muslim "brethren" are starving with hunger, stuffed with misery, and stultified by poverty. We have a problem. Obviously, one of the symptoms of this problem is the flagrant discrepancy between the have's and the have not's of Muhammad's (ﷺ) "followers." The root problem though is not that the Muslims are the richest and the poorest people in the world at the same time. The problem is that they choose not to listen to Allah (ﷻ) when He is talking to them. Or they prefer to amuse themselves by simultaneously listening to the melodic beauty of Allah's (ﷻ) words and ignoring their meanings. Or they want to distract themselves by decorating their walls with calligraphic *āyāt* while they refuse to put these *āyāt* on the walls of their intellect and warm feelings.

They who spend their wealth for the sake of Allah and do not thereafter mar their spending by stressing their own benevolence and hurting [the feelings of the needy] shall have their reward with their Sustainer, and no fear need they have, and neither shall they grieve (2:262).

Every society has its limelight individuals who spend of their wealth, wanting to “show off.” They always seek to remind recipients of their favor. This is a destructive tendency. It is a foul expression of “good will.” An otherwise normal individual only brags about giving assistance to those in need for selfish and high-sounding purposes. This boasting and blustering, often characteristic of eccentric personalities, sometimes is intended to humiliate the beneficiary. Most of the times, though, this giving and spending ostentatiously for the cause of Allah (ﷻ) becomes the theater of the rich and opulent. And instead of giving and gifting for Allah (ﷻ) they pay out and frivol away so that people will say “O what a generous person,” or “how nice of him,” etc.

This type of attitude renders the contribution or donation into a “harm done” to both donor and recipient. The harm done to the donor is that it instigated his false pride and stimulated his ego. Except for an egocentric, whose low self-esteem thrives on public adulation, how is it possible for anyone to gain satisfaction out of forcing a needy person, who has just accepted a charity or a gift, to acknowledge and praise his benefactor? The chesty and self-aggrandizing attitude exhibited by some wealthy people is immediately indicative of the fact that their agreement to do good is for the sake of public notoriety and not sustained by any real conviction for doing good.

Harm done to the recipient is in the form of making him feel as if he is inferior or subordinate. And as a result of such treatment, he himself may begin to seethe with bitterness and resentment. Allah (ﷻ) did not want man to *give and take* just to fill his stomach and survive; on the contrary, He wanted him to give and take so that he could cleanse his psyche and satisfy his conscience. Even an act that seems so “neutral,” if done in the wrong way, can generate ill feelings and produce misguided impressions, often leaving unmanageable aftereffects. How does the moneyed class give to the dispossessed class without evoking psychological problems and with the intention of reducing dependency? How do the rich give to the poor and in the process avoid a backlash? Do they set up governmental social service departments where no one knows anyone else?

Do they “pretend” they are not rich while the poor “pretend” they are not poor? Do they solve this problem altogether by class warfare, after which one set of people replaces another and everyone is back to square one where there is still an “upper class” and a “lower class?” Or should market forces be permitted to take their “natural” course, in the hope that wealth will trickle down to the underclass? None of these solutions seems to have worked. Capitalism and Communism, corporate and socialist systems have not managed to dissipate the distance between the rich and the “famous” and the poor and the “squalid.” One would think that after all these centuries of wealth accumulation in the hands of a few and class polarization, the time is right for a heavenly solution. And if anyone is listening this is it,

They who spend their wealth on a course to Allah and do not thereafter spoil their spending by bragging about their own generosity and hurting [the feelings of the needy] shall have their reward with their Sustainer, and no fear need they have, and neither shall they grieve (2:262).

As human beings, we do not know how to spend what Allah (ﷻ) has given us, and we do not know how to take what Allah (ﷻ) has given us. We need Him to be fair to ourselves. And we can only be fair to ourselves through our moral convictions, our ethical standards, and our confidence in Him. And these *āyāt* enable us to help ourselves. Our regular *ṣalāh*, our weekly congregations, and our periodical socialization should be enough for us to act responsibly whether we are brothers who need help or brothers who can offer help. This steady-going familiarization and prevailing socialization should, in the majority of cases, bring down the barriers and blunt the sharp edge of class polarity.

Contemporary Muslim societies do not have the close and personal relations that distinguish the Qur’anic society from other non- and anti-scriptural societies. It should be very normal in an Islamic society for its wealthiest man and its poorest man to sit beside each

other and “feel each other out” — from eye-to-eye contact, to an apt conversation, to mutual concern for each other. When Muslims begin to segregate themselves on the basis of money, and when Muslims begin to set apart their “status people” from people without “status,” then they have deviated from the Qur’anic norm. And when Muslims abandon the Qur’anic norm as is attested to by their present behavior they become a prey for Satan. Satan begins his divide and conquer, segregate and rule, disenfranchise and oppress agenda within the milieu of an abiding class consciousness generated by ill feeling between the rich and the poor. And when Satan makes inroads among the Muslims they, too, become a class society, a racial society, a sectarian society, or a nationalist society.

The essential thing to understand about a society patterned along the guidelines of the Qur’an is that its rich people know and acknowledge their sustenance came from Allah (ﷻ). They are transient owners of that wealth. And if Allah (ﷻ) is telling them to dispense some of it for His cause they do so readily and wholeheartedly. If they behave in this manner without vanity and conceit toward the less fortunate in society they “**...shall have their payoff with their Sustainer, and no fear need they have, and neither shall they grieve.**” They need not fear a reaction from the receiving hand. They need not dread the consequences of class consciousness, class divisions, and class hostility. And neither shall they feel grief for what they have relinquished of their wealth or for an “uncertain future.”

The natural wealth disparity in society is the finite outcome of the interaction of man’s potential, abilities, and available range of possibilities with Allah’s (ﷻ) all-consuming will. In fact, this is a test of man’s faithful commitment to Allah’s (ﷻ) cause.

For, He it is who has made you inherit the earth, and has raised some of you by degrees above others, so that He might try you by means of what He has bestowed upon you. Verily, your Sustainer is swift in retribution; yet, behold, He is indeed much-forgiving, a dispenser of grace (6:165).

The disparity is there for man to get an understanding of the value of social justice when he engages in a program to equilibrate the disparity with a collective social consciousness that only reaches full flower when all are acquainted with who has and with who needs. Economic disparity coupled with the eventual achievement of economic parity is only a preparation for undertakings requiring greater sacrifices, one of which is political justice, or in other words liberation from the seemingly overwhelming *tāghūtī* forces around. Political justice demands the giving of lives and the recipient is Allah (ﷻ). If there is anything more precious to man than his wealth, it is his very life. Parting with his wealth for Allah (ﷻ) and ensuring economic justice sets the stage for parting with his life to ensure political justice. Both go hand in hand. One cannot be accomplished without the other.

Allah's (ﷻ) *rizq* goes to all, in differing proportions, because as human beings, it is their right to have this from Allah (ﷻ). Without this they will not be able to execute their God-given mission in life,

It is Allah who has created you, and then has provided you with sustenance, and then will cause you to die, and then will bring you to life again. Can any of those beings or powers to whom you ascribe a share in His divinity/authority do any of these things? (30:40).

And just as *rizq* from Allah (ﷻ) is a right, part of a needy person's *rizq* rests in the wealth of a rich man. This is the needy person's right. As Allah (ﷻ) says, "...and in whose possessions there is a due share, acknowledged [by them], for such as ask [for help] and such as are deprived [of what is good in life];" (70:24–25). No human being should be put in a position where he has to demand his rights from another, possibly stingy, human. Rights are inalienable: they are not for sale, and they are not to be bartered. It was Allah's (ﷻ) will to place a poor person's *rizq* in the hands of society's well-off. And who are the wealthy to deprive the needy their *rizq*, especially as this has already been guaranteed for them by

Allah (ﷻ)? The wealthy are doing no favors to the poor by “giving” them what already belongs to them and what should be systematically coming to them. In fact they really are doing a favor to themselves. First, in a sense, they are only returning a possession that belongs to someone else who is now asking for it back; second, they purify their wealth; third, their wealth will not diminish by the act of giving; fourth, they get at least a 700% yield on their investment with Allah (ﷻ) and the poor; fifth, they relieve pressure in society that comes from class agitation for more equitable resource management; and finally, they guard themselves from Allah’s (ﷻ) inevitable corrective justice in this life and His punishment for hoarding in the next life.

And they should not think — they who miserly cling to all that Allah has granted them out of His bounty — that this is good for them; rather, it is bad for them. That to which they [so] stingily cling will, on the Day of Resurrection, be hung about their necks, for unto Allah [alone] belongs the heritage of the heavens and of the earth; and Allah is aware of all that you do (3:180).

To reiterate the brotherly relationship in this homogenous society and to drive home the point that this is an opportunity to express care and compassion among the members of this extended Islamic family, listen to these heavenly words, **“A kind word and the dimming of another’s want is better than a charitable deed followed by hurt; and Allah is Self-Sufficient, Forbearing.”**

This makes it clear that emotional stability comes before financial stability. A kind word and normal human relationships of understanding and sympathy are better than a donated sum of money that is followed by a barrage of offending statements intended to belittle the recipient. If there is any money coming out of the pockets of the rich it should be accompanied with compassion and forgiveness. When the rich are self-motivated to give to the poor they are not doing them a favor. They are plainly investing in Allah (ﷻ); **“...and Allah is Self-Sufficient, Unvindictive.”**

Giving on a course to Allah (ﷻ) or for the sake of Allah (ﷻ) should be channeled to promote education for those who are otherwise unable to learn because of financial difficulties. Spending along lines that are for the vantage of Allah (ﷻ) include jihad and the “military budget.” Offering money for the defense of vulnerable families and communities is also included in this category. Even giving money to those who do not have the money to go for Hajj is considered to be a form of dispensing wealth for the cause and quest of Allah (ﷻ).

The psychological and social harm that some well-to-do individuals inflict upon the persons who receive financial aid could easily annul any compensation from Allah (ﷻ) for what is apparently an act of kindness and beneficence. And so if Allah (ﷻ) is not in need and He is tolerant and kind then we should do our best to reflect these attributes of Allah (ﷻ) in our own behavior. Our dealings with others should be courteous and honorable when we express our understanding and tenderheartedness toward them. If this demeanor comes from the donor’s heart it will reach the receiver’s heart. It is to this end that these immortal words resonate,

**O you who are secure in your commitment [to Allah]!
Do not deprive your benevolent deeds of all merit by stressing your self-centered generosity and by hurting [the feelings of those in need], as does he who spends his wealth only to be seen and praised by people, and is not [in action] committed to Allah and the Last Day; for his parable is that of a smooth rock with [a little] soil upon it — and then a rainstorm smites it and leaves it hard and exposed. Such as these shall have no gain whatsoever from all their [good] works, for Allah does not guide people who refuse to acknowledge [the truth about Allah].**

And the parable of those who spend their wealth out of a longing to please Allah, and out of their own inner stability, is that of a garden on high, fertile ground — a rainstorm smites it, and thereupon it brings forth its

fruit twofold; and if no rainstorm smites it, soft rain [falls upon it]. And Allah is watchful of all that you do (2:264–265).

The first mental picture above relates to a person whose heart is as hard as stone. He spends of his wealth to parade his generosity in front of public opinion; and he is not committed to Allah (ﷻ) and the concluding Day. *Īmān* has no place in this person's heart. He asserts falsely that he is doing this out of a sense of belonging. How can such a person belong to a society around him when he does not even have a sense of belonging to Allah (ﷻ)? The analogy of this man's heart is drawn by the *āyah*: it is like a rock upon which there is a thin layer of dirt. His heart is as shallow and barren as a rock with a coat of soil over it. The rock is disguised by some dirt and the "generous man" is disguised by some fake appearances. **"But then rain pours down hard on the rock, leaving the rock solid and stripped!"** This is also what happens to a "heart in disguise." Once it is outed it also appears to be stiff and exposed.

Juxtaposed to the first one is a second mental picture, describing another type of a person. His heart is pulsating with *īmān* as he gives of his wealth to fulfill Allah's (ﷻ) words. These types are the quality givers who give knowing that nothing in this world is everlasting, and who spend knowing that before they acquired what they had, they had nothing, and who feel confident that Allah (ﷻ) will be forthcoming to them as they are forthcoming to Him, even though He is not the recipient. These persons are like lush and fertile gardens that receive rainfall and sprout with flowers and fruit. What a contrast between sterility and fertility! And what a contrast between facile characters and men of substance! All of this is said in a language that is easy for everyone to understand. There is no comparison between artificial donations and bona fide release of wealth for Allah (ﷻ) — who does not need it but Who has identified those who do.

Before moving on, three important points need to be made. First, this *āyah* like many other *āyāt* that give courage to and foster the attitude of giving was revealed before the institution of *zakāh*

became a feature of an Islamic order. In others words, the *āyāt* about giving contributions and donations liberally for Allah's (ﷻ) sake preceded the socio-governmental institutionalization of the *zakāh*.

Second, it is generally known that a good act is rewarded on the order of ten times its worldly value. But here, spending for the sake of Allah (ﷻ) and through channels of jihad is rewarded on the order of 700 times its worldly value. Third, bragging and singing your own praises because of some contributions to the poor could be considered a major sin. No one should ever aggrandize himself to a point where the self-praise reaches the individual or people who received the financial assistance. In one of the Prophet's (ﷺ) hadiths he is reported to have indicated that a puffed-up donator will be shunned by Allah (ﷻ),

*There are three [personality types] who will be eschewed by Allah on the Day of Resurrection: a person who disobeys his parents, a woman who models herself as a man, and a pimp. And there are three who will be barred from entering paradise: one who disobeys his parents, an addict, and a braggart.*¹⁴⁶

There is another scene that has to be understandable by all levels of human intelligence. Allah (ﷻ) is saying that an act of altruistic generosity is the equivalent of an abundantly producing plant located on fertile grounds and nourished by water, wind, and air. The agricultural produce is overwhelming. This is the imagery of *nafaqah* and *ṣadaqah*. Who in his right mind would want to see this bumper crop, lavish produce, and succulent fruit garden become charred, parched, arid, and sunbaked with no fresh fruits and vegetables to harvest? Especially when man is reaching into his latter years and he is surrounded by tender and frail children? No one would want a natural disaster to bring this farming and agrarian treasure to an end.

Would any of you like to have a garden of date palms and vines, through which running waters flow, and have all manner of fruit therein — and then be over-

taken by old age, with only weak children to [look after] him — and then [see] it smitten by a fiery whirlwind and utterly scorched? In this way Allah makes clear His messages unto you, so that you might think [it over] (2:266).

And so it should be understood that no one should want the alms and offerings of the well-situated and well-fixed to come to an end. The fact of the matter here is that *nafaqah* and *ṣadaqah* (conferrals and contributions) are vital, nourishing, beautiful, splendid, and rewarding. Who would want this lush aspect in human relations to dry up and come to a scorched end? Of course, no one. When people grow up, amass a fortune, and reach a point in life where they are able to give, that especially is not the time to withhold generosity. Similarly, a person, who is on his way out of life, will not be able to take any of his riches with him; therefore he should be as generous as possible. This could also mean that haughtiness, pride, and the desire for self-embellishment could burn up an act of generosity in the same way that a wildfire eats up open fields and forests. On the social level, when the majority of givers become utilitarian and start looking for tax breaks and public stages to make donations, then a once vibrant and stable social culture is on its way to becoming a barren landscape, blighted by class cleavages, excessive taxation, and hopelessness.

The problem with people on the fast track of life is that they do not take time off to think about these treasured words. Some of them are so consumed in the mechanics of making money that these valued words do not even make it to their inner thoughts, their confident moments, and their drawing boards. **“In this way Allah makes clear to you His *āyāt*, so that you might think.”**

Allah (ﷻ) Deserves the Best of What You Have

**O you who are secure in your commitment [to Allah]!
Spend on others out of the good things which you may**

have acquired, and out of that which We bring forth for you from the earth; and choose not for your spending the unfavorable things which you yourselves would not accept without averting your eyes in disdain. And know that Allah is Self-Sufficient, ever to be praised (2:267).

Man, who is in need of knowing, is taught here by the most reliable source to give of the favorable things that he may have acquired in life. If he is to offer a donation for Allah (ﷻ) he should give Him from the best of what he has. Of course he is giving for Allah (ﷻ) when he gives to His subjects. He should give of a quality that he himself would hope for if he was the recipient. Once again we have to take note of the fact that this command is not to some individuals here and there; it is not to a class of people, and it is not limited to a certain time frame. This is an open-ended invitation to *al-ladhīna āmanū*. Most initiatives of social behavior that break from custom, part with “culture,” and set a precedent are addressed to the Muslims of steadfast commitment.

It was not the social norm to give out of a person’s choice possessions. To depart from this custom or tradition Allah (ﷻ) addresses the vanguard of Muslim society, telling them to give out of their best resources. This *āyah* teaches us to give out of the best of our moneys, agricultural produce, and natural resources. Everything of market value falls under the rubric of this *āyah*. And that means what was in circulation during the Prophet’s (ﷺ) time and what has since entered the market.

If Islamic responsibilities require Muslims to identify the needy and then lift them out of their predicament without making them feel like they owe the Muslims something, then it should be evident that the needy of this world have a bona fide share in the world’s oil wealth, or at least the oil wealth of the Muslims. Oil as a commodity is the greatest mineral resource of large parts of the Muslim world. Some years ago, known oil reserves in the world had reached 1.009 trillion barrels. Of this, about 669 billion barrels, about 67% of the world total, was located in the Islamic East. Most

of this is in the Persian Gulf region, particularly Saudi Arabia, 25.9%; Iraq, 9.9%; the UAE, 9.7%; Kuwait, 9.6%; and Iran, 9.2%. Other Muslim areas with substantial oil reserves include Central Asia and Muslim areas of Russia, Egypt, Syria, Yemen, Algeria, Chad, Sudan, and Indonesia.

A closer look at how capitalist corporatism has handled this precious resource would be instructive. From 1861–1880 the average worldwide price of a barrel of oil fluctuated between \$1 and \$9. It then settled down to about \$1 a barrel, rising to \$3.5 during World War I, and not returning to its \$1 level until the early 1930s. During World War II the price rose slightly, but picked up during the postwar reconstruction. It moved up to \$2 a barrel in the wake of the loss of Iranian supplies from 1951–53 and the Suez War of 1956, during which the Suez Canal was closed.¹⁴⁷ On the eve of the October 1973 Israeli-Arab War the average price of a barrel of oil from the Gulf region was \$2.55.¹⁴⁸ Between mid-October 1973 and the beginning of January 1974 the price of oil was increased from \$2.55 to \$11.65 a barrel by OPEC, the Organization of Petroleum Exporting Countries, with the host governments' average takings rising fivefold, from \$1.38 to \$7 a barrel.¹⁴⁹ For the next four years increases kept pace with inflation, and in late 1978 oil was selling for \$14 a barrel.

The overthrow of the Shah of Iran, Mohammad Reza Pahlavi, in early 1979, partly caused by a strike in the Iranian oil industry, raised the price from \$14 to \$28 a barrel within a few months.¹⁵⁰ The outbreak of aggression and war by Iraq against Iran in September 1980, resulting in extensive damage to both countries' oil industries and a drop in their oil exports, led to higher prices during 1981, reaching a spot price peak of \$41 a barrel but stabilizing at around \$34 a barrel in the early 1980s.¹⁵¹ When, in response to the high price, worldwide demand for oil began to decline, Saudi Arabia, the largest OPEC producer, curtailed its output sharply to stabilize the price at \$29 a barrel in 1984.

To meet the price cutting challenge by non-OPEC Western producers such as Britain and Norway, and to enlarge OPEC's share of the market and damage Iran's war effort, Saudi Arabia and

Kuwait began to flood the market from December 1985, depressing the price from \$28 to less than \$10 in July 1986. Then Saudi Arabia decided to reverse the strategy and, in alliance with Iran, encouraged OPEC to aim for \$18 a barrel by cutting overall production. By and large this aim was achieved, the dollar price rising to the lower 20s in the spring of 1989. However in early 1990, once again for political reasons — this time to put pressure on Iraq — Kuwait and the UAE overproduced and reduced the price to \$12 a barrel. The Iraqi invasion and occupation of Kuwait in early August caused the spot price of oil to reach \$28 a barrel within a few weeks, the dollar price briefly rising to the upper 30s.¹⁵² An emergency meeting of OPEC allowed members to increase their output beyond their allocated quotas due to the loss of the 4 million barrels a day that had previously been exported by Iraq and Kuwait. After the Second Gulf War, early 1991, the price fluctuated at around \$20 until mid-1992, when Kuwait returned to its pre-war production levels and resumed exports.¹⁵³ During the next two years the price fluctuated around \$16 a barrel, only \$2 above the prevalent price in 1978, just before the Islamic Revolution in Iran.

Throughout most of the 1990s, the price for a barrel of oil stayed between \$15 and \$20. On 9/11, the price was \$27.77 and at the start of the US invasion of Iraq in 2003, it was \$28.60. But in the next five years of the disastrous George W. Bush presidency, as the US found it increasingly impossible to defeat the local insurgency in Iraq, the price began to gradually go up peaking at a whopping \$147.27 in July 2008. It has been reported that over 60% of this price was due to pure speculation — read that, greed — and not supply and demand issues. In running up oil prices from less than \$30 to nearly \$150 a barrel and in a bid to take advantage of these price changes or to “hedge” against them, large financial institutions (AIG, Citigroup), hedge funds, investment banks (Bear Stearns, Lehman Brothers), and pension funds started pouring billions of dollars into the unregulated oil futures markets.¹⁵⁴ Strangely enough, most of the additional investment, which drove up the prices, did not come from producers or consumers of oil, but from speculators seeking to “make a killing” over the steep price increas-

es. The large purchases of crude oil futures contracts by speculators created, in effect, an additional, though artificial, demand for oil, driving up the price of oil for future delivery in the same manner that additional demand for contracts for the delivery of a physical barrel drive up the price for oil on the spot market. By February of 2009, the price of oil had dropped down again to \$34 a barrel.

In terms of the 2008 US dollar, the inflation-adjusted price for a barrel of oil was between \$20 and \$116 from 1861–1880. A century later, in 1960, the inflation-adjusted price was still at \$20 a barrel. The Israeli-Arab War of 1973, and the Islamic Revolution in Iran, 1979, pushed the price to a peak of \$106 in 1980. It then declined to \$34 in 2009. Thus the price of oil did not even double between 1960 and 2009, even though inflation, according to the rise in the CPI (Consumer Price Index), during the same period went up more than 206%. Further, according to the same inflation-adjusted figures, oil was one-third cheaper in the mid-1990s than it was in the late 1950s.¹⁵⁵

Notably, despite the fact that huge parts of the world's oil reserves are in the Muslim world, at no stage during this period have Qur'anic *āyāt* influenced this schizophrenic process. There has never been any relationship between oil production and the plight of the poor people. Allah's (ﷻ) words here mean nothing to the ministers of petroleum and the ministers of finance throughout the nation-states, which riddle the Ummah. Although there is not enough room here to analyze each nation-state separately, one of them, Saudi Arabia, will suffice for two reasons. Firstly, Saudi Arabia is the largest producer and exporter of oil, and secondly, it claims to run its affairs according to the Qur'an. Thus, it behooves us, in light of this *āyah*, to look at those who have wealth and how they manage or mismanage it.

In 1995, Saudi Arabia's oil reserves were put at 262.2 billion barrels, 25.9% of the world total, and its gas reserves at 5.3 trillion m³, 3.7% of the world total. In 1933, the Standard Oil Company of California (SOCAL) secured exploration and exploitation rights in the eastern Hasa province, with "preferential rights" elsewhere in the kingdom. In 1936, SOCAL invited Texaco to form a joint com-

pany called Caltex. It struck oil in 1938. Interrupted for eight years by World War II, not by 'alims or even people concerned about the kingdom's "national interest," exports resumed on the terms of the capitalists in 1946. Two years later Caltex expanded into a consortium of four US companies: SOCAL (later Chevron), 30%; Texaco, 30%; Standard Oil Company of New Jersey (later Esso, then Exxon), 30%; and Mobil Oil, 10%. This consortium was called the Arabian American Oil Company (Aramco).¹⁵⁶ Output rose sharply, so much so that Aramco's earnings jumped from \$2.8 million in 1944 to \$115 million five years later. The Saudi monarch, it is said, "required" Aramco to pay half of its profits as tax. But did the Saudi king know how much oil Aramco was selling? Was he honestly told how much oil Aramco was selling? And even if he was told, could he understand and calculate the numbers involved in this transaction? All are very unlikely.

In the course of administrative and fiscal catching-up, Saudi officials set up the General Petroleum and Mineral Organization, known as Petromin, in 1962, to "increase state participation in the oil and gas industry." Petroleum output shot up, or was discovered to have shot up, from 1.3 million barrels per day (b/d) in 1940 to 8 million b/d before the Israeli-Arab War of October 1973. Saudi Arabia led the Arab oil embargo during the conflict and ensured that the embargo continued. When it decided to end it in March 1974, oil corporate interests prevailed.

Thanks to increased output and a sharp rise in price in 1973–1974, Saudi oil income reached \$22.57 billion in 1974, a 36-fold increase in a decade. But did any poverty-stricken Muslims feel the difference? Among other things, this increase enabled the Saudi clients of Western capitals to pursue what they called a "self-reliance" policy advocated by OPEC, of which it was a founding member. At this point, after nearly half a century of major oil corporations running the oil industry and virtually stealing the resources that should have properly belonged to the Muslim poor, Saudi Arabia acquired a 25% share of Aramco, with provision for a further 2.5% annual increase in share holding until the total reached 51 percent. One might think that, after all these years, the

Saudi decision makers would have mastered the skills necessary for the drilling, processing, and distribution of over one-quarter of the earth's oil reserves! Any right-thinking Muslim would also expect Muslim 'alims to have a say in the management of this vital natural resource, which belongs neither to king nor prince, but to the Muslim Ummah as a whole. Unfortunately there are neither intelligent rulers nor well-informed 'alims in the land of the Prophet (ﷺ), to ensure that the spirit of the Qur'an is applied.

To rescue the corporate-capitalist West from the unpredictable effects of the Islamic Revolution in Iran, when Iranian oil exports were temporarily stopped, Saudi Arabia increased its output to 9.5 million b/d in 1979 and 10 million b/d a year later. This is another indicator that the Saudis are more sensitive to the interests of the external capitalist world than those of the Islamic world. Political uncertainty during the early months of the Islamic Revolution provided an opportunity for the petroleum industry to raise the price from \$13 a barrel in early 1979 to \$28 in May 1980. This increased the budget of the Saudi royals to \$106 billion in 1980, and finally after almost a century of petroleum history, the Saudi government at long last became a card-carrying member of petro-corporatism when it acquired the remaining shares of Aramco.

And still the question lingers: where were the respected scholars of Islam when the Ummah's natural resources were effectively transferred into the possession of the corporate interests of the Western capitalist system? Sometimes one wonders whether these esteemed scholars have any idea whatever of the happenings in the chief executive offices that dot the landscape of Riyadh, Jeddah, Dhahran, and Dammam.

The war on Islamic Iran, which began in September 1980 and was led by Iraq and its Western allies, resulted in extensive damage to both countries' oil industries and a drop in their exports, leading to higher prices during 1981, reaching a spot price peak of \$41 a barrel. With Saudi production steady at 10 million b/d, oil income reached a record \$110 billion in 1981. To help Iraq in its war against Iran, Saudi Arabia continued to honor its oil contracts. This provided a further windfall to the Saudi royals, but of course,

the poverty-stricken constituents of the Ummah — the needy, the moneyless, and the destitute — felt no benefit from this overselling of oil. So where was the Qur'an in Saudi Arabia? What of these *āyāt* about *nafaqah* and *ṣadaqah*? Thus according to this *āyah*, where was the choice wealth that should have moved from the giving hand of the wealthy, in this case the super-rich Saudis, to the hands of the impoverished and the indigent who were swarming the lands from famine-stricken Bangladesh to shortage-riddled Burkina Faso to war-torn East Africa?

When, because of high prices, worldwide demand for oil began to decline, Saudi Arabia cut its output sharply, first to 6.6 million b/d (1982) and then 4.8 million b/d (1984), to stabilize the price at \$29 a barrel. It thus defined its role as the “swing producer” within OPEC, which, by adjusting its output, could stabilize the price of oil within what the chief executives of the capitalist corporate Western world deem to be “agreed-on limits.” However, in going out of its way to appease its corporate masters, Saudi Arabia's oil income fell to \$27 billion in 1985 at 3.6 million b/d. Not only were the Saudis assisting the supply-and-demand mechanisms of the market, they were also in an economic war against the nascent Islamic state in neighboring Iran. Here also, the Saudi politicians rode roughshod over Islamic sensibilities and let their oil policies be part of a *mushrik* instigated war. And now, as then, still there is no thought of allowing this Qur'an to condition policies such that relief could be extended to the poor and suffering Muslims whose numbers run into the hundreds of millions.

Partly to increase OPEC's overall share of the world market in the face of price cutting by non-OPEC producers, and partly to depress the oil income of Islamic Iran in a bid to weaken it during its war with Iraq, Saudi Arabia, in alliance with Kuwait, began to flood the oil market. This depressed the price from \$28 a barrel in December 1985 to less than \$10 a barrel in July 1986, which began to hurt the kingdom's economy. King Fahd dismissed his oil minister, Ahmad Zaki Yamani, who had held that position since 1962.¹⁵⁷ Now the Saudis finally decided to limit output to raise prices. In the first half of 1987, OPEC's total output fell by 7.5%, to 15.8 mil-

lion b/d, of which the Saudi share was 4.1 million b/d. The price stabilized at a little over the OPEC reference level of \$18 a barrel.

This more or less held until the spring of 1990, when market-flooding by Kuwait and the UAE depressed the price to \$12 a barrel. However, the Iraqi invasion and occupation of Kuwait in early August caused the spot price to shoot up to \$28 a barrel. An emergency meeting of OPEC, a convenient megaphone for their corporate overlords, allowed members to increase their output beyond the allocated quota because of the loss of 4 million b/d previously exported by Iraq and Kuwait. With an average output of 6.84 million b/d, Saudi Arabia ended 1990 with an oil income of \$40.7 billion, more than twice the average figure for the past four years. With output running at 8.6–8.9 million b/d during the early 1990s, and the price fluctuating between \$12 and \$22 a barrel, Saudi Arabia's oil income in 1993 was nearly \$43 billion.

Possessor of the largest oil reserves in the world, and accounting for nearly one-seventh of world and one-third of OPEC output in 1993, Saudi Arabia will exhaust its reserves by 2077 at the current rate of production. Saudi Arabia also has the world's fifth largest gas reserves. At current rates of production, these will last until 2073.

Such a discussion may appear to be a departure from the *text* for “traditional” Muslims, but it only looks like that because of their cumulative ignorance of what they have in form of natural assets, how the internationalists are setting agendas for them, particularly in the oil industry, and how marginalized they have become on this scene. Our minds, as Muslims, are conditioned to read these *āyāt* in strictly limited terms, so much so that we are completely failing to notice the relevance and aptness of Allah's (ﷻ) words to our real and everyday lives. It is rare to find ‘alims relating the meanings of the Qur’an with vital current affairs in their *khutbahs* and lectures. When were we last presented with numbers and data on the riches and resources of the Muslims throughout the Ummah? What do you and I know about Muslim wealth and deposits in the usurious financial system that has gripped the world and is depriving us of our natural resources? If Allah (ﷻ) is encouraging us to be unspars-

ing and openhanded in giving our wealth, and if He is tutoring us to distribute and be generous with the best portion of our possessions, how can we become unselfish donors when we do not even know what we have — or when what we have does not belong to us? And so again, the question arises: why are there in the Muslim community *khaṭībs* and financial advisers who talk about committing us to donate our small change but are incapable of casting Allah's (ﷻ) directives on the large-scale reserves of resources with which Allah (ﷻ) has blessed mankind, and which are being hoarded by a small coterie of international thieves?

O you who are secure in your commitment [to Allah]! Spend on others out of the good things which you may have acquired, and out of that which We bring forth for you from the earth; and choose not for your spending the things which you yourselves would not accept without averting your eyes in disdain. And know that Allah is in no need ever to be praised (2:267).

In the context of the time when it addressed local economic conditions and financial practices, this *āyah* relates to the native society of Arabia. The narratives of al-Ḥākim and Ibn Abī Ḥātim, applying the standards of Bukhārī and Muslim, suggest that this *āyah* pertains in the first instance to the Anṣār, who were the generous accommodators and supporters of the Prophet (ﷺ) when he settled in Madinah.¹⁵⁸ These patrons of Islam and the Prophet (ﷺ) were in the habit of bringing dates to the *masjid* of the Prophet (ﷺ), and tying them between two pillars. The poor Muhājirūn would then come and eat in the *masjid*. Occasionally there would be some person from Madinah who would hang unfit or damaged dates along with the majority of dates, which were fine looking and good tasting. To this donation of poor quality dates, Allah (ﷻ) revealed this *āyah*, “**and choose not for your donation the ill things which you yourselves would not accept without averting your eyes in scorn.**”

The *āyah* speaks about two distinct blocs of people: the Anṣār and the Muhājirūn. But as this story unfolds in the Qur'an and the

Sunnah, the narrative never alludes to either group feeling any sense of class consciousness or class polarity. That is because the Muslims all felt they belonged to one community with one purpose. The *āyah* also reveals a fact that gets buried under the cumulative sensitivities and stereotypes characteristic of traditions from a sectarian past. This *āyah* and the hadith alongside it demonstrate that, among the towering heroes of the Anṣār in Madinah, there were also other Anṣārīs and *ṣahābīs* who had to be corrected and disciplined by the Qur'an. Some of these yet-to-mature *ṣahābīs* were reprimanded because they offered to the Muhājirūn poor-quality food, which they themselves would not consume.

Allah (ﷻ) does not need their substandard donations and He does not need Muslims' junior-grade contributions, while at the same time He will be appreciative of their superior contributions. He will thank them for giving back to Him part of what He has given them. So all Muslims must ensure that their offerings are of the best quality.

People tend to think of the worst; this is an element of human nature. They sometimes think if they give out the best items they have, they will be left with inferior ones. There is an apprehension that losing some of what they already have will eventually lead them into want. This underlying psychological insecurity lurks behind the attitude of these types of people. So Allah (ﷻ) warns,

Satan threatens you with the prospect of poverty and bids you to be niggardly, whereas Allah promises you His forgiveness and bounty; and Allah is Infinite, All-Knowing, granting wisdom to whom He wills; and whoever is granted wisdom has indeed been granted wealth abundant. But none bears this in mind except those who are endowed with insight (2:268).

If anyone is trying to detect where Satan is, he need but look to where the rationale for withholding wealth and refusing to share comes from. Somewhere in the mind and feelings of humans there is this fear of becoming poor and the impulse to act selfishly in order

to avoid such poverty. It is this tendency in human nature that is exploited by Satan. This human attitude of conserving and preserving wealth may be practical or it may be emotional; either way it is a Satanic assurance. Satan wants humans to transgress all barriers in accumulating wealth, while being inhibited by all types of fear from spending it. This Satanic obsession with wealth impelled the Arabians of *jāhiliyah* to bury their baby daughters alive in order to avoid future expenses. This was usually practiced by the lower classes of society, which are improvident. The upper classes of pre-Islamic *jāhili* society, on the other hand, would legitimize usury in their financial dealings, also as a mechanism of trying to avoid poverty. Obviously, with the rich keen on usurious financial transactions and the poor keen on a crude and brutal measure of population control, all were susceptible to the Satanic fears of poverty.

Giving and sharing did not come naturally in this atmosphere. Such societal characteristics, of the rich wanting more money and the poor wanting fewer children, are symptomatic of a Satanic, *jāhili* society. Poverty works in different ways on different people. In some societies it is meant to provide the well-to-do with an opportunity for charity. In ancient Greek civilization it was described as the parent of revolution and crime. An Armenian proverb calls poverty “a shirt of fire.” Others have commented on poverty saying that it consists in *feeling* poor, or that it is the open-mouthed, relentless hell which yawns beneath civilized society; and it is hell enough. Poverty may be thought of as either being poor or of *seeming to be poor*. A Jewish saying puts it this way, “People come to poverty in two ways: accumulating debts and paying them off.”

Attitudes about the poor are revealed through some of the sayings about poverty that are common to many societies. For example, it is sometimes said that poverty is the only thing wrong with the poor. Other sayings state that: to have nothing is not poverty (what is intended here is poverty of the spirit, the emotions, and meanings — not material things); or that poverty is life near the bone, where it is sweetest; or that poverty is what sticks to a man after all of his friends have left him. Whatever people’s attitudes toward poverty, the simple fact is that its imprint and feeling

is sired by Satan. It is a threat. And this threat that man picks up results in insecurity, anxiety, and a sense of pending danger. The danger does not come from poverty itself but from human reactions to the possibility of poverty before it strikes, and the possibility of abandonment by others after it strikes.

The fact that Satan is an ancient enemy of human kind and human salvation cannot be overstated. This is the agent provocateur who said to Allah (ﷻ) after disobeying Him, **“Then [I swear] by Your very might: I shall most certainly beguile them all into grievous error — [all] except for those who are truly Your sincere subordinates”** (38:82–83). The thoughts provoked by the accursed one make man hesitate and pull back from spending his wealth on those who are in need and deserve help.

Corresponding to these satanic notions of avarice and stinginess are another set of completely opposing ideas and feelings, **“...whereas Allah promises you forgiveness and plentifulness. If you spend out of the wealth Allah has given you, He will forgive the sins that you have given to yourselves.”** And He also indicates that there is more wealth for those who spend in His cause. In another *āyah*, He puts it this way: **“...and whatever it be that you spend on others, He [always] replaces it, for He is the best of providers”** (34:39). A hadith narrated by Bukhārī and Muslim puts it another way,

*There is not a morning in which a person wakes up except that two angels descend [to earth]. One says, “O Allah, give spenders restitution;” the other [angel] says, “O Allah, give withholders desolation.”*¹⁵⁹

The practical difficulty with the above *āyah* in man’s real life is that these meanings are kept from becoming the social norm. There is simply not a social trend of spending. Entrepreneurs, businessmen, professionals, money-men, market-keepers, tradesmen, and bazaaris are more in the spirit of “investing” and not on spending. The former is based on an assurance of a worldly return, whereas the latter is founded upon the notion that a societal high tide of

prosperity will lift all boats, even those of the wealthy. The *āyah* has not been a social norm now for centuries; even in the best conditions, it remains the choice of a few generous individuals, and that is all. But what is intended here is to capture the imagination of tens of thousands of people who can afford to give and who can spare much wealth and fortune. When people of wealth give, not merely individuals of wealth, then the meanings of this *āyah* would have been fulfilled with forethought and prudence.

“He grants wisdom to whom He wills, and whoever is granted wisdom has been indeed granted wealth abundantly.” The wisdom in this context is to understand and then work the will of Allah (ﷻ) in the form of a social trend and a massive emotional shift from the fear that is instilled by Satan to the hope and trust that are inspired by Allah (ﷻ). It would be insufficient to have, out of hundreds of thousands of wealthy people in a particular society, a handful of generous individuals who give while others do not. But, on the other hand, it would not necessarily be a bad thing to have, out of hundreds of thousands of wealthy people in a particular society, a handful who refuse to give. For one thing, the circulation of money is accomplished: money flows from one part of the population to another and in the process “poverty” itself is diminished. At the same time, the few who do not spend of their wealth will stand exposed. It is said that the strength of an economy is determined by the amount of money changing hands; or by the overall amount of cash flow and movement. The more this happens, the stronger the society’s economy; on the other hand, the more polarization there is and the more money is only exchanged between the wealthy, the more likely is an impending economic collapse. **“But none bears this in mind save those who are endowed with insight” (2:269).**

This insight seems to have escaped the understanding of Islamic scholars who have still not integrated the issue of wealth circulation into their writings and speeches. But this perceptivity and insight do not come from studying alone. In addition to the theoretical acquisition of knowledge, there must be an experiential acquisition of the condition of both ends of society: the rich and the poor. With it

comes an endowment of the talent and gift that are in much demand whenever the distances between the poor and the rich expand. And remember, **“Brief is the enjoyment of this world” (4:77).**

For whatever you may spend on others, or whatever you may vow [to spend], verily, Allah knows it; and those who do wrong [by withholding charity] shall have none to support them. If you do deeds of charity openly, it is well; but if you bestow it upon the needy in secret, it will be even better for you, and it will atone for some of your bad deeds. And Allah is aware of all that you do (2:270–271).

Whatever anyone gives is known and recorded by Allah (ﷻ). Whether it is a small amount or large, whether it is done publicly or privately, whether the donor is doing it to show off or not, whether the money or amount given is above average or below — whatever it is — Allah (ﷻ) has complete knowledge of it. This includes *zakāh*, *ṣadaqah*, and other voluntary acts of charity. If anyone vows to spend something, meaning he does not have the wherewithal to spend now, but he commits to spend it in the future when he does have the funds required, he is required to pledge and spend it for the cause and sake of Allah (ﷻ). In pre-Islamic times, people vowed to offer sacrifices to graven images or idols; in Qur’anic times, such pledges cannot be regarded as binding.

Take a moment to consider these words, **“...verily, Allah knows it.”** This sentence and its equivalents occur frequently in the Qur’an. After reading and thinking about it a committed Muslim begins to feel that Allah (ﷻ) is always watching. He grows with a conscience that is at all times aware of Allah’s (ﷻ) presence and observance. This growing presence of Allah (ﷻ) in the Muslim mind and conscience begins to crowd out Satan’s intrusions and interference, something that does not come very easily to those who do not bind with Allah (ﷻ).

“And those who do wrong [by withholding charity] shall have none to support them.” Being tight-fisted with the wealth

Allah (ﷻ) wants released is an injustice. It does wrong to the withholder himself, his society, and to those who are in need. And so when such a one will need post-material support even more than the poor are in need of material support, he will eventually have no one to rely on for aid and support.

The implication of the *āyah* is that if someone blessed with sufficiency is to give to others in distress, he should prefer to do so away from the public eye. The exception to this behavioral expectation is given to a person, himself beyond any selfish gratifications, who spends the due share of his wealth, not the voluntary share, in public to encourage others to spend. There is a hadith of the Prophet (ﷺ), narrated by Abū Dāwūd, al-Tirmidhī, and al-Nisā'ī, in which he said, "*A person who recites the Qur'an aloud is akin to one who gives ṣadaqah publicly; and a person who recites the Qur'an internally is akin to a person who gives ṣadaqah quietly.*"¹⁶⁰

Spending and donating the required percentage of one's wealth without ostentation and in the spirit of stimulating others to give is notable, as Allah (ﷻ) says, "**If you do deeds of charity openly, it is well.**" But then what is preferable is to avoid humiliating the recipients, and to respect their feelings, "**...if you bestow it upon the needy in secret, it will be even better for you, and it will atone for some of your bad deeds.**"

Some scholars say that paying *zakāh* publicly is praiseworthy because it is a *fard* (mandatory spending). They argue that acts of *fard*, like fasting and praying, cannot be construed as showing off, unlike the public performance of voluntary deeds, which may be interpreted as boasting and bragging. This logic relies on a hadith in which the Prophet (ﷺ) is reported to have said, "*A person's best ṣalāh is the one he performs at home, except for the assigned ṣalāh [al-ṣalāh al-maktūbah].*"¹⁶¹ This is interpreted as meaning that all obligations, such as *ṣalāh*, *zakāh*, *ṣawm*, and Hajj, should be done openly and in a congregational spirit.

Supererogatory spending may be given to Muslims as well as non-Muslims, individuals of virtue and individuals of vice, near or distant persons. They qualify by virtue of their poverty. This is unlike *zakāh* and *zakāh al-fiṭr*, which are specifically for poor and

impoverished Muslims. Suffice it to say that spending wealth as a portion of *zakāh* and spending wealth for building public institutions such as schools and hospitals, jihad, and *da'wah* as an instrument to generate more spending and donations, rather than to gain respect and status in this world, is worthwhile. But the giving of one's wealth to alleviate the poverty and suffering of those who are under financial burdens is better done in private. This preserves the dignity of the recipients.

These new words from heaven to the old and crass materialistic society on earth had their effect. People actually made an about-face. Instead of giving for fame — and they were extremely generous and giving for acknowledgment and recognition — they gave for Allah (ﷻ). The Arabians were renowned for being philanthropic and generous. But before this Qur'an and the Prophet (ﷺ) they used to do it for reputation and rank. It was this Book that changed that. And the rejuvenated human nature now gave not to satisfy its ego but to satisfy Allah (ﷻ).

It is not for you [O Prophet] to make people follow the right path, since it is Allah [alone] who guides whom He wills. And whatever good you may spend on others is for your own good, provided that you spend only out of a longing for Allah's countenance; for, whatever good you may spend will be repaid to you in full, and you shall not be wronged (2:272).

With this *āyah*, the address changes from those who are firmly and faithfully committed to Allah (ﷻ) to the person of Allah's Prophet (ﷺ) himself. It was said that before the revelation of this *āyah*, the Prophet (ﷺ) motivated and advocated spending of money only on Muslims.¹⁶² Thereafter, Allah (ﷻ) revealed, “**It is not for you [O Prophet] to make people follow the correct path...**” After this *āyah*, *ṣadaqah* was distributed to all who were in need. In the Madinan society, there were Muslims who were wealthy who had poorer non-Muslim relatives. And the *āyah* speaks to this condition in particular: the reluctance of Muslims to give of their wealth to

non-Muslims who are poor. And it is telling that the social status and need of the poor here overrides their religious and spiritual commitment. Hence a poor and needy person can receive a Muslim's wealth. This very fact is smothered in the stifling religious and cultural classification of the world today, when even Muslims are hard-pressed to see an affinity between themselves and all the oppressed on earth. It is perhaps understandable, considering that even the Prophet (ﷺ) needed divine guidance on this point; however the attitude itself is wrong, as this *āyah* makes clear.

We should live with the cadences of this Qur'an. Here it is saying to Allah's Prophet (ﷺ) that it is not even within his power or ability to change people's convictions and heartfelt beliefs. These matters are better left to Allah's (ﷻ) relationship with these persons. No one has controlling influence over matters of the heart except Allah (ﷻ). Not even His beloved Prophet (ﷺ) has any leverage over these types of affairs; the only thing that he can do is to state the truth. From there on, the people's reactions are in the hands of Allah (ﷻ). If this fact is understood and absorbed by Muslims who are concerned with spreading the truth of Islam, these Muslims will not suffer mental frustration when they are confronted with deniers and opponents of the truth.

And inevitably these deniers and opponents are everywhere. A Muslim has a big heart and an adventurous spirit. He has only to defer the conviction and the pledges of the heart to Allah (ﷻ), who will take up this issue with them. These objectors and rivals should not provoke a Muslim's rage; on the contrary, they should invite his pity. Every time he runs into rejecters and deniers, he should remember these words to Allah's Prophet (ﷺ), **"It is not for you [O Prophet] to make people follow the right path..."** If at the same time, they are poor and deprived they need his understanding, his tolerance, and his generosity. Allah (ﷻ) takes the matter up from there.

In these *āyāt*, Allah (ﷻ) declares freedom of conscience, freedom of belief, and the fact that there can be no compulsion in matters of faith. Allah (ﷻ) also implies the right to freedom from poverty, need, and deficiency, as the *āyah* states that all people in

need have the right to receive help and assistance, regardless of their creed, religious doctrine, or gospel, as long as they are not in a state of war with the Muslims. This is a qualitative shift in cross-cultural and interfaith relationships, and is totally distinct from the human norm evident in most of history and in modern Western civilization. This is the Islam we understand; but it is the same Islam that others misunderstand. Anyone who accuses Islam of a narrow-minded adherence to a particular religious preference that violates the rights of others just because they have a different religion should think again. Take a look at this Qur'an, understand what it is saying, and then speak accordingly.

And whatever good you may spend on others is for your own good, provided that you spend only out of a yearning for Allah's countenance; for, whatever good you may spend will be repaid to you in full, and you shall not be wronged (2:272).

This is the standard for spending. A Muslim is expected to spend only out of a commitment to Allah (ﷻ); there is no hidden agenda or self-interest. A Muslim does not give, and then turn around to look at the impression on people's faces; he does not give to be widely favored and acclaimed. No Muslim with an Islamic standard gives of his wealth to be honored with ribbons and trophies. The Islamic standard requires spending only for Allah (ﷻ). What follows, *inshā'allāh*, is Allah's (ﷻ) acceptance, His pardon and His blessing.

Then the discourse turns to a particular group of people,

[And give] unto [such of] the needy who, being wholly wrapped up in Allah's cause, are unable to go about the earth [in search of livelihood]. He who is unaware [of their condition] might think that they are wealthy, because they refrain [from begging]; [but] you can recognize them by their special mark: they do not beg of men with urgency. And whatever good you may spend [on them], indeed, Allah knows it all (2:273).

This moving description was in the first instance of a socio-economic class of Muhājirūn. They left all their possessions, property, and wealth behind in Makkah. They came to settle in Madinah, where they dedicated themselves to jihad and the protection of Allah's Prophet (ﷺ). They were known collectively as Ahl al-Ṣuffaḥ, and are said to have numbered about 400. They led an austere lifestyle of prayer, fasting, and studying the Qur'an, combined with military missions. Because they devoted themselves to this disciplined lifestyle, they were unable to do business like others, and earn their livelihood. Still, they did not ask the Muslims to give anything. Their appearance was deceptive: looking at them, one would not think they were in need, but beyond appearances, their need was dire. Only very perceptive individuals could tell that they were in difficulty.

The *āyāt* are general, and they apply to similar people anywhere. There may be people who, for various reasons, are not able to be gainfully employed. Unavoidable conditions may come down very harshly on some people and cause them to lose their source of income and sustenance. These people are so composed and dignified that they will not permit their real circumstances to become public, so they will never ask for assistance or charity; instead they try always to maintain the appearance of normality. But others in society are sensitive, observant, and empathetic enough to recognize these peoples' true situation. Sometimes peoples' hearts connect, despite peoples' facades and visual appearances.

The *āyah* quoted above was about the people who had confined themselves to the *masjid* to learn the Qur'an during the night, while undertaking military tasks during the day — some 400 of them. As these people discharge an essential duty for the society at large, this is a category of people who deserve the money that comes from the better-off and well-off people in society. What distinguishes this worthy group may be understood from this *āyah* as follows:

1. *al-iḥṣār fī sabilillāh* – retention for the cause of Allah (ﷺ) or limited freedom for military duty;
2. their freedom to travel for work or trade is restricted;
3. *al-ta'āffuf* – self-denial, self-control, and self-discipline, pro-

- jecting the impression that such a person is not in need of aid or support;
4. *ta'rifuhum bi-simāhum* – symptoms or clues distinguishable under extreme circumstances, meaning that it would take some investigation, astuteness, or close association to discover their real condition; and
 5. they do not beg of men; rather, they try to avoid asking other people for welfare or aid.

Allah's Prophet (ﷺ) indicates,

*Asking for assistance is not allowable. But there are three exceptions: a person who is chronically poor, a person who is hopelessly in debt, and a person who is in desperate need of paying blood-money.*¹⁶³

The Qur'anic *āyāt* now address those who are generous to those in need,

Those who spend their wealth [for the vantage of Allah] by night and by day, secretly and openly, shall have their reward with their Sustainer; and no fear need they have, and neither shall they grieve (2:274).

The exemplary character of giving was stated in another *āyah* in the generous Qur'an when Allah (ﷻ) says,

And [they] give food — however great be their own want of it — to the needy, and the orphan, and the captive, [saying, in their hearts], “We feed you for the sake of Allah alone; we desire no recompense from you, nor thanks... (76:8–9).

Wealth has to be spent for the interest of Allah (ﷻ). It has to be done continuously: all the time, privately and publicly. Putting the word *night* before *day*, and the word *secretly* before *openly*, are a hint

that committed Muslims should spend behind the scenes rather than in the glare of publicity. The other *āyah* quoted above emphasizes the importance of the correct intention and motivation, the generosity being for the sake of Allah (ﷻ) alone, rather than for gratitude, recompense, or public recognition. If this is the method and the purpose then “[the donors] shall have their compensation with their Sustainer.” The compensation from Allah (ﷻ) will be absolute, in multiples, a quality payback, and a better future; above all and in the end, Allah (ﷻ) will be pleased.

“No fear will they have, nor will they feel sorrow.” This should be the feeling and the state of mind of all the wealthy people who give according to Allah’s (ﷻ) instructions and who are confident in Allah (ﷻ). Satan tries to jeopardize this relationship. He does everything to make humans fear that if they give they will later regret it and suffer. Allah’s (ﷻ) words here are the reassuring truth about this matter. No other words or impressions from Satan’s corner can replace or undermine the true situation, as stated so succinctly by Allah (ﷻ) in this living Scripture.

About Usury and Its Societal Consequences

- (2:275) Those who gorge themselves on usury behave as he who has been confounded by the touch of Satan, for they say, “Buying and selling is but a kind of usury” — the while Allah has made buying and selling lawful and usury unlawful. Hence, whoever becomes aware of his Sustainer’s admonition, and thereupon desists [from usury], may keep his past gains, and it will be for Allah to judge him; but as for those who return to it, they are destined for the fire, therein to abide!
- (2:276) Allah deprives usurious gains of all blessing, whereas He blesses charitable deeds with manifold increase. And Allah does not love anyone who is stubbornly ingrate and persists in sinful ways.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ
 الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ
 اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا
 سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا
 خَالِدُونَ ﴿٢٧٥﴾ يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ
 كُلَّ كَفَّارٍ أَثِيمٍ ﴿٢٧٦﴾ إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا
 الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ
 وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٧﴾ يَتَأَيَّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا
 بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ
 اللَّهِ وَرَسُولِهِ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ
 وَلَا تُظْلَمُونَ ﴿٢٧٩﴾ وَإِن كَانِ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَى مَيْسَرَةٍ
 وَأَن تَصَدَّقُوا خَيْرٌ لَّكُمْ إِن كُنْتُمْ تَعْلَمُونَ ﴿٢٨٠﴾ وَاتَّقُوا
 يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ
 لَا يُظْلَمُونَ ﴿٢٨١﴾

- (2:277) Verily, those who are faithfully secure in their commitment [to Allah] and do good works, and have made *ṣalāh* the standard [of life], and [institutionalized] the dispersion of charitable givings — they shall have their reward with their Sustainer, and no fear need they have, and neither shall they grieve.
- (2:278) O you who are faithfully secure in your commitment [to Allah]! Remain on guard regarding Allah's [power], and give up all outstanding gains from usury, if you are [truly] committed [to Allah];
- (2:279) For if you do not, then know that you are at war with Allah and His Apostle. But if you repent, then you shall be entitled to [the return of] your principal; you will do no wrong, and neither will you be wronged.
- (2:280) If, however, [the debtor] is in straitened circumstances, [grant him] a delay until a time of ease; and it would be for your own good — if you but knew it — to remit [the debt entirely] by way of charity.
- (2:281) And be on guard concerning the Day on which you shall be brought back to Allah, whereupon every human being shall be repaid in full for what he has earned, and none shall be wronged (al-Baqarah:275–281).

Ribā (usury) is the complete opposite of *ṣadaqah*, which is selfless giving for the sake of the poor. Usury is the practice of lending money at a rate of interest. It is also an excessive amount or rate of return on borrowed money; it may also be a rate charged for the use of money. *Ṣadaqah* is an act of human compassion, generosity, brotherly cooperation, and social security; *ribā* is an act of human greed, a breakdown in brotherly relations, an exploitation of others' suffering and hardship, and a commercialization of social interactions. *Ṣadaqah* is money that goes from the "haves" to the "have nots" with an anticipation of Allah's (ﷻ) reward. *Ribā* is the extraction of funds from the poor by the rich. *Ribā* imposes "security" returns for the lending party plus unreasonable amounts of money tagged on to the borrowed amount. It exposes only the bor-

rowers to the uncertainties of the markets and the unpredictability of investments. *Ribā* multiplies the money of the rich who can afford to lend, and it multiplies the burdens and uncertainties of the poor, who are obliged to borrow. *Ribā* is the social and financial antithesis of *ṣadaqah*. This is why this lesson about *Ribā* follows immediately the lesson about *ṣadaqah*.

Usury can be defined as the taking of gains and dividends in either goods or money. The practice can be traced back to early human history. The Code of Hammurabi (1790BCE) has provisions relating to a fixed charge for borrowing money.¹⁶⁴ In the Hebrew Bible the taking of *ribā* between fellow Israelis is prohibited, but it is allowed with non-Jews.¹⁶⁵ The Deuteronomists laid down full remission (absolution) of debts every seven years (Deuteronomy, 15), and the authors of Leviticus every 50 years (Leviticus, 25), in order to prevent debt slavery.

Usury is not condemned as such in what is left of the New Testament, but Jesus (ﷺ) put remission of debt at the heart of the prayer he taught his disciples, and condemned ruthless creditors.¹⁶⁶ Severest are the warnings against riches;¹⁶⁷ and money — or the love of it — is called “the root of all evil.”¹⁶⁸ This helps to explain why many of the Church Fathers condemn usury outright on the ground that it contravenes scripture and breaks all the laws of charity. The Council of Nicaea (324CE), called primarily to settle the doctrinal dispute between the Arians and the Orthodox on the person of Jesus (ﷺ), ordered usurious clergy to be deposed, and the Council of Carthage (345CE) condemned its practice by laity. Later Councils reiterated this, with the third Lateran Council (1179) denying usurers the sacrament of Christian burial and the second Council of Lyons (1274) forbidding the letting of property to foreign usurers.

The economy of Europe began to grow in the 11th century with greater political stability. As states became centralized so rulers, and even popes, found themselves needing to borrow money. St. Thomas Aquinas, in the 13th century, set the tone for much later teaching by repeating Aristotle’s condemnation of usury as unnatural. Money is made for exchange, and to lend it on interest is to sell

what does not exist. This leads to inequality and is contrary to justice.¹⁶⁹ Although usury is sinful, it is not sinful to take a loan so long as this is done for a good cause, according to some versions of Western Christian thinking. This prevarication enabled Jewish moneylenders to be simultaneously employed and vilified. Developing economies soon made it difficult to exist without taking interest. In the 15th century, Franciscan schemes to help the poor found it necessary to charge a small amount of “interest” to cover expenses. Despite this the medieval canonists all condemned usury and placed it alongside adultery, theft, and murder. It was allowed only to cover actual losses, or the profit forgone by making the loan.

In 1524, Luther’s great tract *On Trade and Usury* appealed to the medieval tradition. Usury is “grossly contrary to God’s word, contrary to reason and every sense of justice, and springs from sheer wantonness and greed.”¹⁷⁰ Twenty years later, however, writing in the merchant city of Geneva, Calvin argued that the biblical texts relating to usury have to be understood in their context, that conditions have changed and that restrictions on usury were too severe. Both Protestants and Catholics now distinguished between loans for production and loans for consumption, and argued that in the former case capital was productive. Usury was neither contrary to scripture nor to natural law, but must be used only under the strictest conditions, so that the poor are not oppressed. Pope Benedict XIV reiterated scholastic warnings against usury in 1745,¹⁷¹ and usury laws remained on the statute books throughout Europe for another two centuries (in England until 1854), but fell everywhere into desuetude (a state of inactivity or disuse). Within Protestantism attacks on usury ceased and the marketplace came to be seen as a moral battlefield where the righteous could prove their mettle. When the English social philosopher Jeremy Bentham (1748–1832) wrote his *Defence of Usury* in 1787, he felt no need to offer a moral defense of it.¹⁷² Money according to him was on a par with any other form of goods. Therefore, his logic suggested that when usury is made illegal it forces people into criminal practices, and the usury laws expose a useful class of people to unnecessary suffering and disgrace.

The principle justification of usury is pragmatic. Appeals are made to the tremendous advances achieved by capitalism. These could not have happened, it is argued, without “interest” (usury), which is necessary to “attract” investors to make their capital available. This is what happens when there is no longer a compassionate social affinity between human beings. This usury is regarded by these apologists as a charge on services, or a kind of “danger money” payable for putting someone’s capital at risk.

Moral objections, however, remain cogent. According to the labor theory of value it is labor which creates value. Under the system of usury, however, money in the form of stocks and shares accrues to the rich without their labor being involved. Such earnings are therefore parasitic. More importantly, the moralists’ contention that usury leads to the growth of inequality has been confirmed by careful contemporary studies. The present operations of interest lead to a systematic transfer of wealth from those who have less to those who have more. This occurs within northern hemisphere economies, with the International Monetary Fund (IMF) and the World Bank acting as powerful vehicles for this transfer. Many countries, such as Brazil, pay more on interest per annum than their entire gross national product. The present indebtedness of developing countries is a major threat to the world’s ecology, as the attempt to meet interest payments leads to the reckless consumption of natural resources. Usury-free economies have been envisaged for many years.

The French socialist and political theorist Pierre Joseph Proudhon (1809–1865) wished to replace interest with worker cooperatives funding their own banks.¹⁷³ The need to have sufficient capital for research and development is clear, as is the need for some mechanism for saving, but moving beyond the present framework of usury and debt has been recognized as an urgent contemporary task.

The above confirms how Europe once again conveniently leaves the Bible for the market, abandons morals for the sake of profit, and glorifies the individual at the expense of society. Not so with the people of the Qur’an, who have no doubt about the evil

and exploitative nature of *ribā*. Unlike alcohol, there is nothing positive that can be said about *ribā* alongside the mischievous and heinous cast the Qur'an places upon it. The menace and threats with which the Qur'an surrounds *ribā* are fixed and permanent. The primitive practices of *ribā* during the time of pre-Islamic *jāhiliyah* pale in comparison with today's *ribā* and the havoc it has caused on a global scale. With hindsight, this information on the destructive effects and massive injustice caused by institutionalized worldwide *ribā* can be appreciated more and more.

The problem with today's Muslims, who should know better, is that they have not exercised their minds on the meanings of these *āyāt*. Allah (ﷻ) intends to establish a giving society, as is made clear in the previous section of *āyāt*. There is not a single society on earth that is a giving society, where the rich and wealthy are self-induced by Allah's (ﷻ) guiding words to give voluntarily to those who are in need. Instead, rival and vicious societies driven by greed, individualism, and the insatiable desire to further concentrate their capital exist to prey on those who are needy and vulnerable. These are two opposite social constructs: the Islamic and the capitalist. Islam fosters a wealthy sector in society that gives intentionally and consciously. Capitalism breeds a moneyed class that takes without moral inhibitions or legal restrictions. Islamic wealth-sharing and capitalist predatory financial practices are mutually exclusive and irreconcilable.

The Islamic economic order is part of an Islamic reorganization of life's impulses, passions, thoughts, concepts, moral standards, and the legal framework that accommodates these priorities and essentials. The core truth and fact of this Godly arrangement of life is the certainty that Allah (ﷻ) is the Creator of the universe, the world, life, and man. He is the Giver, and He is the ultimate Owner of everything. Postdating this fact is Allah's (ﷻ) designation of man as His *khalīfah* (proxy) on earth. In this capacity, man has been given access to the resources, potentials, energies, and products of this planet. But this is not a *carte blanche*. There are terms and conditions, rights and responsibilities. In other words God did not create, nor did he intend for men to become, a human

jungle. Man was deputized by Allah (ﷻ) within well-defined freedoms and responsibilities. So mankind needed assistance, and Allah (ﷻ) provided guidance on the ethical implications of man's deeds. Henceforth, man's transactions, contracts, deals, agreements, and other activities are expected to meet these scripturally revealed standards and norms. Whatever man does that is in contradiction to these scriptural guidelines is null and void, if not punishable by divine decree. When officials reinforce their capitalistic ways by using police, law enforcement agencies, national guards, the military, and the like, they should be opposed by people who owe their allegiance to Allah (ﷻ) and not to financial idols. Man has no right, even if he possess all the money in the world, to contravene Allah (ﷻ). Allah (ﷻ) not only created humanity but He has also "organized" it.

One of Allah's (ﷻ) expectations for human life is mutual social protection, and especially among those who proclaim their allegiance and commitment to Allah (ﷻ). These are, in Allah's (ﷻ) plan, guardians and allies of each other. Sustenance and bounties (*rizq*) have to be treated with shared responsibility. Material possession, ownership, belongings, and assets may be "personal" but with the proviso that the *state of ownership* is transient, and the proprietor must have a keen sensitivity concerning those around him who lack possessions and material assets. It is the wealthy person, for whom Allah (ﷻ) has provided a surplus beyond his essential needs, who must distribute from his wealth for those in need. Everyone on both sides of this relationship of excess and deficit is expected to work within what is reasonable and compatible with the potential and aptitude of all people. The able-bodied, healthy individuals who find themselves in need should not become permanently dependent upon those who are of adequate means. To regulate this channel of social accountability, Allah (ﷻ) laid down *zakāh* as a fixed financial and legal institution, and *ṣadaqah* as a non-fixed financial practice.

In all of this everyone in the godly society is expected to keep to a happy medium. The poor are not to overstate their inadequacies and the rich are not to understate their capabilities. Both

should know that Allah's (ﷻ) *rizq* has become their mutual province. Both are expected to use commodities and goods in a moderate, balanced manner. The extra *rizq* shall always be consigned to *zakāh* and *ṣadaqāh*. By acknowledging personal ownership and property, the incentive to work and produce remains a stimulant for production and industrial activity, provided that in this pursuit others are not trampled upon and marginalized. Money in this type of social organization is expected to circulate and change hands transparently

Acquiring wealth cannot in this Islamic order be done by people with dead consciences and no sense of what is right and wrong. It cannot also be done by dehumanizing people. The acquisition of wealth in an Islamic order is regulated by conscience and a sense of brotherhood. This is the type of human being that Allah (ﷻ) expects to be His *khalifah* on earth.

Ribā (usury) is the exact opposite of this process. It contradicts all the psychological and social variables that define social brothers and affiliated members of the Islamic cooperative order. In a usurious society God is extraneous, unsubstantial, and irrelevant. Therefore, as Western civilization makes very evident, scriptural principles and morals and values are for all practical purposes absent from human relations. God does not talk; money does. This materialistic society does not recognize a fervent relationship between God's will and people's lives. Man himself is god! You cannot tell him to obey "an abstract," much less expect him to consider a rearrangement of the whole matrix of Western civilization and culture.

In this capitalistic hedonism an individual is pitilessly free to acquire wealth and to invest it to make more money. He is also sensuously free to enjoy it. With these types of characters having no compunctions about wealth acquisition it is not surprising that billions suffer and endure distress while a few rake in levels of wealth that defy imagination. Look at some of these individuals and their wealth,

1. King Bhumibol Adulyadej, Thailand; age 80; estimated wealth, \$35 billion;

2. Sheikh Khalifa bin Zayed al-Nahyan, UAE; age 60; estimated wealth, \$23 billion;
3. King Abdullah bin Abdul Aziz, Saudi Arabia; age 84; estimated wealth, \$21 billion;
4. Haji Hassan al-Bolkiah, Sultan of Brunei; age 62; estimated wealth, \$20 billion;
5. Fahd bin Abdul Aziz, ex-king of Saudi Arabia at the time of his death in 2005; estimated wealth, \$20 billion;
6. Sheikh Mohammed bin Rashid al-Maktoum, Dubai; age 58; estimated wealth, \$18 billion;
7. President Suharto, former president of Indonesia at the time of his death in 2008; estimated wealth, \$16 billion;
8. Prince Hans-Adam II von und zu Liechtenstein, Liechtenstein; age 63; estimated wealth, \$5 billion;
9. President Saddam Hussein, ex-ruler of Iraq at the time of his execution in 2006; estimated wealth, \$5 billion;
10. Rafiq al-Hariri, ex-Prime Minister of Lebanon at the time of his assassination in 2005; estimated wealth, \$3 billion;
11. Sheikh Hamad bin Khalifa al-Thani, Qatar; age 56; estimated wealth, \$2 billion;
12. King Mohammed VI, Morocco; age 46; \$1.5 billion;
13. Prince Albert II, Monaco; age 50; \$1.4 billion;
14. Sultan Qaboos bin Said, Oman; age 67; \$1.1 billion;
15. Prince Karim al-Hussein, the Aga Khan; age 71; \$1 billion;
16. Queen Elizabeth II, UK; age 82; \$650 million;
17. Sheikh Sabah al-Ahmad al-Jaber al-Sabah, Kuwait; age 79; \$500 million;
18. Queen Beatrix Wilhelmina Armgard, Netherlands; age 70; \$300 million; and
19. King Mswati III, Swaziland; age 40; \$200 million.¹⁷⁴

The above are samples of some of the world's billionaire and multi-millionaire rulers. They combine money and power. They are the worst types. Of course some of them throw crumbs to those less fortunate, but none is principled with the morals and values of scripture that would systematically channel much of this wealth to

those who are dying of famine, hunger, and diseases. Thirteen of the top nineteen are apparently Muslims, pointing not only to a part of the world where the polarization of wealth between the super-rich and the poor is the most extreme, but also where the economies are the most dysfunctional because the massive amount of wealth rarely circulates among the greater numbers of society.

In the modern West, those not in power can also make huge amounts of money; for example actors/actresses accumulated the following earnings in 2008,

1. Will Smith, \$80 million;
2. Johnny Depp, \$72 million;
3. Mike Myers, \$55 million;
4. Eddie Murphy, \$55 million;
5. Cameron Diaz, \$50 million;
5. Leonardo DiCaprio, \$45 million;
6. Bruce Willis, \$41 million;
7. Ben Stiller, \$40 million;
8. Nicholas Cage, \$38 million;
9. Kiera Knightly, \$32 million; and
10. Will Farrell, \$31 million.¹⁷⁵

The same is true for singers and musicians (figures apply to 2006),

1. The Rolling Stones, \$150.6 million;
2. Tim McGraw/Faith Hill, \$132 million;
3. Rascal Flatts, \$110.5 million;
4. Madonna, \$96.8 million;
5. Barbra Streisand, \$95.8 million;
6. Kenny Chesney, \$90.1 million;
7. Celine Dion, \$85.2 million;
8. Bon Jovi, \$77.5 million;
9. Nickelback, \$74.1 million; and
10. Dave Matthews Band, \$60.4 million.¹⁷⁶

And world-class athletes (figures apply to 2007),

1. Tiger Woods, golfer; \$100 million;
2. Oscar De La Hoya, boxer; \$43 million;

3. Phil Mickelson, golfer; \$42.2 million;
4. Kimi Raikkonen, Formula One auto racer; \$40 million;
5. Michael Schumacher, Formula One auto racer; \$36 million;
6. Roger Federer, tennis player; \$35 million;
7. David Beckham, soccer player; \$33 million;
8. Kobe Bryant, basketball player; \$32.9 million;
9. Shaquille O'Neal, basketball player; \$31.9 million; and
10. Michael Jordan, basketball player; \$31 million.¹⁷⁷

Other entertainers also make a killing at the expense of the poor and needy (2007 figures),

1. Steven Spielberg, film producer and director; \$332 million;
2. Howard Stern, radio talk-show host; \$302 million;
3. J.K. Rowling, novelist/screenwriter; net worth, \$300 million;
4. Oprah Winfrey, TV host/producer; net worth, \$275 million;
5. George Lucas, film producer and director; \$235 million;
6. Tyler Perry, film producer/television director; \$132 million;
7. Jerry Seinfeld, comedian; \$100 million;
8. Dan Brown, novelist/screenwriter; \$88 million;
9. Jerry Bruckheimer, film producer; \$84 million;
10. Beyonce Knowles, singer/dancer; \$80 million; and
11. Dick Wolf, television producer; \$70 million.¹⁷⁸

One more list will round out the picture of a world in which wealth has been accumulated by a few individuals and poverty has spread wide over humanity. The following have amassed wealth through their computer, technology, and software fortunes in the citadel of capitalism, the US.

1. Bill Gates, Microsoft; \$53 billion;
2. Larry Ellison, Oracle; \$19.5 billion;
3. Paul Allen, Microsoft; \$16 billion;
4. Michael Dell, Dell Computers; \$15.5 billion;
5. Sergey Brin, Google; \$14.1 billion;
6. Larry Page, Google; \$14 billion;
7. Steve Ballmer, Microsoft; \$13.6 billion;
8. Pierre Omidyar, Ebay; \$7.7 billion;

9. Eric Schmidt, Google; \$5.2 billion;
10. Steven Jobs, Apple Computers; \$4.9 billion;
11. James Goodnight, SAS Institute; \$4.5 billion;
12. William Hewlett, Hewlett-Packard; \$4.2 billion;
13. Jeffrey Bezos, Amazon; \$3.6 billion;
14. Gordon Moore, Intel; \$3.4 billion; and
15. David Filo, Yahoo; \$2.5 billion.¹⁷⁹

These names represent the elite group of American information technology billionaires, although the industry has also produced innumerable multimillionaires.

This company of the super-rich, along with those who made fortunes early in the colonialist expansion into the so-called “virgin” areas of the world — the Rockefellers, the Rothschilds, and their equivalents who are smart enough not to be in the limelight — all share a false idea that amassing wealth is the purpose of life. They think that, by enjoying this abundance of money and doing whatever they want, they have gotten the most out of life. In the process there is no motivation deriving logically from ethical or moral principles that govern a person’s thoughts and orientation.

There seems no prospect of an end to this capitalism devouring humanity. It has polarized societies, antagonized classes, and exploited populations. And who benefits? Only a tiny elite of usurious moneymakers and moneylenders, and the system they have built to support their rapacious profiteering. During this capitalist saga mankind has become morally bankrupt, socially decadent, and financially insolvent. The circulation of wealth from the top down has virtually come to a standstill. Money is, more or less, the commodity of these business leaders and barons.

And with this concentration of wealth comes the concentration of political and military power. In the power hierarchy, the higher they are the less moral restraint they have. The evil combination of massive wealth with massive power has forced upon the world the contemporary leaders of Western civilization and its recent hegemonic thrust: globalization. This clique of powerful financiers is taking humanity to the abyss. In their greed for power,

and resources with which they feed this love of usury, they honor no moral standard, they recognize no ethical code, and they give no quarters for others who are perceived to be in their way. These financial gods are the ones who lend money to the “average joe” to buy his home; they also give loans to governments and nation-states around the world. Everyone owes them money, huge sums of money. And all of them are nameless. They are reaping the fruit of six billion human beings. The toil and labor of populations and continents are deposited in their bank accounts. Most of their revenue is generated by “interest” (usury) and they have flexed barely a muscle within their three-piece suits. These are realities which are not affected by the ostentatious charitable generosity of individuals within the system.

The economy of the whole world now serves their interests. They have worked for a long time to denude people of scriptural anchors and allegiance. They gradually, and shrewdly, moved the human condition into a sphere of bestiality. People now dream not of virtue and goodness, but of sudden riches. They dream of being suddenly freed from the uncertainty, and all too often the boredom, of laboring for their daily needs. Lotteries and the numerous variations of gambling have catered for this need down through the ages. The alternative to sudden riches, in the minds of the controlled crowds, is sudden loss, **“Satan threatens you with the prospect of poverty and bids you to be niggardly...” (2:268).**

The real catastrophe occurred when the top executives of the capitalist world were able to take over or win over to their side the governments, regimes, nation-states, and authorities in the world. In the process they gained control of academia, the media, and public opinion. Public information became a commodity. The media in our day and time have become a virtual monopoly. All the mainstream media which dominate our daily lives are virtually replicas of some master script. And only the affluent need know. Not only have the corporate capitalists managed to convert humanity into a pool of labor for their insatiable appetite for cumulative wealth, they have also succeeded, to a large extent, in molding public opinion and shaping whatever is to be in vogue.

Within this large-scale conditioning and brainwashing most people take usury for granted.

They either doubt the existence of God or do not care whether or not He even exists. But they do not question usury, its evil existence, and the evil hands that deal it out to the peoples of the world. Everyone is hypnotized into thinking that the way the capitalists are running the world is the right and only way to run the world! They accept that economic development can only be achieved via this usurious and corporate capitalism. Looking at corporate America in the capitalist West, one cannot come to any other conclusion. If anyone dare oppose this rugged individualistic capitalism on the basis of some moral argument or some scriptural references he is either an invalid idealist or a looney. The voice of corporate, concentrated wealth even asserts that morality will destroy all that has been accomplished so far by this Western economic model.

But then, what are the rich and the poor to do when there is an economic situation of widespread and persistent increases in prices coupled with the decreasing purchasing power of wages? Does a government design an economic policy to reduce inflationary pressure by raising “interest” (usury) and tax rates? Does it impose a tighter money supply? And if it does why is the government interfering in the free market mechanism? Why do corporations and moneylenders want government out of their way when they are accumulating wealth, but want government back when monetary issues seem to be getting out of their control? Why the double standard concerning when a government should be brought in? Why, after a short time, does their pursuit of unlimited and uninhibited wealth produce an economic situation in which there is rising inflation on top of depressed economic conditions and high unemployment? Why does their economic model lead to an economic situation where demand is sluggish, output is not rising, and unemployment is on the increase? Why are Latin American countries buried under classified amounts of debt? Is it not their usury system that is responsible for all this?

All of the money in the world is eventually going to become the possession of a very few because of usurious monetary practices.

People and even petty upper-class executives have to invest their money in market realities: losses and gains. But the usurious moneylenders always make money. Their money always generates more money, often at compounded rates. Their money and capital are immune from the “loss” mechanism of the market. Eventually, people making guaranteed money all the time will have all the money in due time.

For the uninitiated, consider a simplification of one aspect of this usury snitch. When a person deposits \$50 in a bank, this is in effect a loan to the bank since it must be repaid on demand. Therefore, on the books the \$50 is considered a liability. However, the bank then loans the \$50 to someone else who must repay it with “interest” (usury). Now the \$50 is considered an asset. The same \$50 is both an asset and a liability, proving that money is essentially worthless. But then there is the matter of usury. When the \$50 is put into a savings account there is some small amount of usury accrued, often on the condition that the money cannot be withdrawn quickly. When the \$50 is placed in a checking account, the depositor draws no usury at all. But when the bank loans \$50, it charges considerably more “interest” based on “current rates” and reaps the profit, having done nothing to earn the extra or “interest” money. It is clear then that in banking debt equals profit.

In fact, in a society employing a usurious financial model, if there were no debt there would be no money. To better understand this assertion, Muslims need to be educated about the necessity of money as an exchange vehicle for tracking transactions and further, they need to be aware of a practice called *fractional reserve banking*.

Most people, Muslims included, rarely at any point in their lives grapple with the notion of *money*: what it is, where it comes from, who issues it, and how much there is. Assume for argument’s sake that there is a society in which there are only two professions: raising sheep and growing wheat. If the farmer raising sheep wants to buy wheat, then he will have to exchange his sheep for a certain amount of wheat. This is referred to as a *barter transaction* and it requires the buyer and the seller to reach an agreement as to the fair exchange rate between a sheep and bushels of wheat. If it is further

assumed that the two farmers — the wheat grower and the sheep herder — reach an agreement that one sheep is worth ten bushels of wheat, then an exchange rate has been established, and buying and selling transactions can then commence according to a criterion, which is used as an accepted standard. If some complexity is introduced into this scenario, say other professions such as woodcutting, mining, blacksmithing, landscaping, etc., then to provide payment for these services and products in terms of sheep and bushels of wheat would become cumbersome; and what if a service provider or product developer does not have sheep, wheat, or access to either? If the sheep farmer and the wheat grower say to themselves that one sheep and ten bushels of wheat are both equal in value to some third item, which is transactable, mobile, and storable, then this third item can be *exchanged in place of the service or product and represent the value of each product or service* without requiring each and every person to have physical access to each product or the necessary skill to deliver each service. Every person, by virtue of his trade or profession just has to have access to this third item, which represents the intrinsic exchange value of a transaction.

This is why division of labor is necessary, and hence under this enhanced scenario, every product or service can now be purchased by anyone based on need or desire. So, if for argument's sake, this third item is called a *quone*, then it could be said that if

1 sheep = 5 quones, and

10 bushels of wheat = 5 quones, then

one sheep can be sold for five quones and then those five quones can be used to buy 10 bushels of wheat, or vice-versa. Thus, in this simple society, the *value* of every other product or service can be measured, exchanged, and transacted in terms of quones, where such value is ultimately determined by market forces. A quone is just another word for the more commonly used terms including, but not limited to, dollar, euro, yen, pound, marc, riyal, rupee, ringgit, or any other form of currency that represents money.

This, then, is why money is necessary for transactions. Such a scenario frees people up to specialize in various trades and profes-

sions, the combination of which satisfy all the service and commodity needs of a society, without constraining every individual to be adept at everything. People doing complementary tasks and engaging each others' services contribute to a smoothly functioning society; and the proper use of money insofar as it is used as a tracking mechanism for transactions is an important part of societal stability. But unlike other commodities and services, money cannot be treated as a commodity, meaning that, by itself, it cannot be bought or sold; it is merely used as a vehicle to track the exchange value of a transaction. As we will see, this is one of the key principles that differentiates a just monetary exchange system (the Islamic one) from today's prevalent, dominant, and primarily exploitative monetary systems.

Over the past three millennia, of all the items and trinkets that could act as money, gold by far has been the preferred representative vehicle for use as money. Not only because it has intrinsic value, but also because its purchasing power has been well understood in times past as well as now, gold has been an ideal universal currency. This has been true until the modern age of banking where gold is no longer considered by people, businesses, governments, institutions, and agencies as money. In the not too distant past, one dollar could be redeemed for its value in gold, but today that same dollar can only be redeemed for the diminishing value of another dollar.¹⁸⁰ The system that has devalued the use of gold as a monetary standard and artificially inflated the supply of money in the form of paper, which is based on no foundational value of any commodity, is the same one that is infested with and embroiled in usury as a means of polarizing wealth and power for the service of a certain atheistic and oppressive class of people. Manifesting itself as one of the most oppressive forces in the world and in the history of human society, this system is a root cause of widespread debt and unemployment. How has this sleight of hand converted money from an instrument that tracks value to one that measures debt?

Most people think that money is issued by the government and that banks lend money on the strength of deposits made by its customers and shareholders. This would mean that the aggregate

amount of all loans issuable by a particular bank would be limited by the aggregate amount of hard assets the bank has on deposit. This is not true. In fact, in modern “democratic” and capitalist societies where the money supply is regulated by central banks, most of which are private corporations (meaning that they are beholden not to the people, but to their shareholders), only 5% of the money in circulation is issued by the government; the rest of the 95% is pledges of repayment (promissory note) from people and companies who contracted loans from banks.¹⁸¹ This is how the scheme — and it is *a scheme, a charade*, that counts on the ignorance of the great mass of people — works.

If a person were to loan a pickup truck to his friend, it is assumed that to begin with he has a pickup truck, in order to be able to lend it; a virtual pickup truck would be of no *value* to his friend, in that the friend cannot pretend to transport a load with a truck that does not exist. Yet this is exactly what happens with privately issued bank credit. When a bank contracts a loan to a customer, it creates the money out of thin air by simply registering an amount due in the borrower’s account. In return the bank gets a promise of repayment from the borrower, a promise that is backed up with collateral such as a house, car, jewelry, or other things of value. In case the borrower cannot repay, the bank would have the right to possess the collateral; therefore the collateral acts as a security against the loan.

In order to issue a loan, the bank is only required to have one-tenth of the loan amount stored in reserve locally in the form of paper money. In other words, only a small *fraction* of the loan amount is required to be on deposit at the bank. These are the so-called *fractional reserve requirements*, an agreement between the financial lords of the society and their government handlers, facilitators, and enablers — often, in most “free market” democratic societies, these happen to be one and the same people. Thus in practical terms, *fractional reserve* means that a bank can lend up to nine times more than the amount it has in real deposits from depositors and shareholders. For those familiar with banking and economics, this is where the 9:1 ratio comes from.

If you and I were to write a check, we have to have enough assets in our accounts to cover the entire amount of the check; we cannot get away with having only 10% of the total amount of the check. In most societies, writing bad checks is considered to be a serious crime — for everyone, that is, except for banks. Giving a loan to someone is just like writing him a check, only when banks write a check for a loan, they are required to have only 10% of the amount of the check on deposit at the bank. The rest of the 90%, which does not exist and has never existed as real assets in the bank, is just “created” from nothing — they think they are gods — just by recording the transaction as a debt in the borrower’s account. All of us are quite familiar with the fact that many businesses do not accept personal checks as legal tender to remunerate a debt, either over a point of purchase sale or over installments. In the past, a merchant could also refuse privately issued bank credit as a form of payment. Today, due to pressure and outright coercion from financial power brokers, this is not the case, and privately issued bank credit is immediately — and legally — converted to government issued fiat currency, such as dollars, euros, riyals, yens, etc. This fiat currency, which is legalized by government decree, is considered to be legal tender for all debts, public and private. This is how banks create 90% of the amount of a loan with non-existent assets, and how the majority of money in circulation represents not value, but debt.

Let us now take a look at the numbers with the 9:1 fractional reserve ratio as a reference point. Consider the following scenario: a group of investors agree to start a bank by depositing \$100,000 worth of gold. These are the so-called secured creditors or partners; they are the ones who, in case the bank fails and goes bankrupt, get their money out first from the sale of the bank’s remaining assets. All of the other shareholders or ordinary depositors, usually referred to as unsecured creditors, can only get the amount that is insured by the government. According to the fractional reserve requirements, the bank can now lend nine times this amount, or \$900,000, because it has to keep \$1 on reserve for every \$9 it loans. Once the bank loans this amount to a number of recipients, these borrowers

go out and spend the money by purchasing products or services. The product suppliers and service providers then take the received money and redeposit it, in most cases, back into the banking system, now only the money that was once considered a loan is an asset. As the bank receives the \$900,000 it once loaned out earlier, it can now loan out \$810,000 because according to fractional reserve requirements, it has to keep 10% of the loan amount on reserve. Over time, as the cycle of loaning and redepositing continues, the aggregate loan amount begins to grow and can be represented by a gradually declining (by 10%) infinite series, that looks like, after 100 cycles of loans and redeposits:

$$\begin{array}{lll}
 \$900,000 & = \$900,000 \times 0.9^0 & \text{first cycle} \\
 \$810,000 & = \$900,000 \times 0.9^1 & \text{second cycle} \\
 \$729,000 & = \$900,000 \times 0.9^2 & \text{third cycle} \\
 \$656,100 & = \$900,000 \times 0.9^3 & \text{fourth cycle} \\
 \$590,490 & = \$900,000 \times 0.9^4 & \text{fifth cycle} \\
 \cdot & & \cdot \\
 \cdot & & \cdot \\
 \cdot & & \cdot \\
 \$26.56 & = \$900,000 \times 0.9^{99} & \text{hundredth cycle}
 \end{array}$$

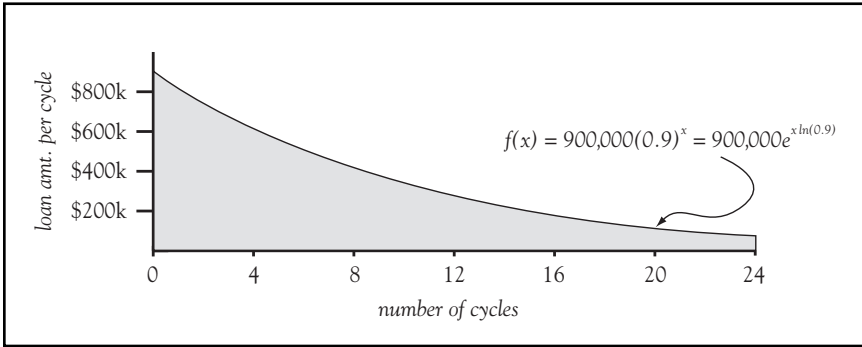
This could be represented by the sum,

$$\text{total loan amount} = \$900,000 \sum_{x=0}^n (0.9)^x$$

where x is the cycle counter and n represents the last cycle; graphically, this is illustrated in Figure 1. The area under the curve is the accrued loan amount after several loan/redeposit cycles. This area is mathematically represented by the following integral,

$$\begin{aligned}
 \text{total loan amount} &= \$900,000 \int_0^n (0.9)^x dx \\
 &= \$900,000 \int_0^n e^{x \ln(0.9)} dx
 \end{aligned}$$

Figure 1: Accrued loans possible from an investment of \$100,000.



$$= \$900,000 [\ln(0.9)]^{-1} \left[e^{x \ln(0.9)} \right]_0^n$$

If the total loan amount for 100 such cycles ($n = 99$) were to be added up, then this would come out to be an aggregate loan amount of \$8,542,100. This means that on an initial deposit of just \$100,000, the bank was able to loan out and collect interest (usury) on over \$8.5 million. None of this \$8.5 million ever existed; it was an amount of money that was never real; however people are expected, once they sign a promissory note, to pay back the debt with interest! And if you can, through a whole bunch of convoluted and complicated explanations, get people to agree with this scam, you can get rich quickly by only lifting your finger to get a borrower to sign on the bottom line of a bogus loan contract.

Ordinarily, such a system would lead to a massive amount of public outrage, but in order to assuage public feelings of impropriety, the banks offer average depositors low-interest savings accounts in an effort to indicate that they are being responsible by sharing some of the interest income. However, when the same banks give out loans, they continue to charge much higher rates of interest on loaned assets that were non-existing to begin with.

Over the years that the fractional reserve banking system has been employed and now that it has become the de facto

banking/monetary system of the world, the fraction of gold backing up the currency in circulation has gradually sunk to almost nothing. Today, in some countries utilizing this “system,” the requirement to seed a bank with gold deposits has all but disappeared; and for some types of accounts, ratios of 20:1 and 30:1 are common. Furthermore, with the ongoing pressure of greed repackaged as deregulation of the financial sector, banks can circumvent fractional reserve requirements altogether by forcing borrowers to pay loan and other fees. This allows banks to create as much money as people can borrow with the result that the buying power of each denomination of currency diminishes more and more, ultimately becoming virtually worthless.

Today, money is literally created when people sign a loan contract with a bank; no more do fractional reserve requirements regulate the ratio of gold to debt money, in fact they only regulate the ratio of new debt money to existing debt money on the banks’ balance sheets. As strange as it may sound, the only limit on the amount of money created this way is the total level of public and private debt in society. It was this process that led to the 2008 financial catastrophe, the epicenter of which was Capitol Hill in Washington and Wall Street in New York. It could be said that the high-stakes gamblers on Wall Street, after speculating away their shareholders’ assets, held a gun to Washington’s head (the US Congress and the White House) and told them to pay up. In the waning days of the Bush administration and the initial days of the Obama administration, Washington followed orders and literally gave these irresponsible financial institutions nearly \$2 trillion of taxpayers’ future earnings. In 2009, because of this bailout, the annual budget deficit ballooned to over \$2 trillion, making the national debt around \$13 trillion. The taxpayers will continue to pay interest on this increased debt for who knows how many decades.

The only thing real in a present-day loan contract is the borrower’s pledge to repay. This pledge, which has real value because the borrower’s labor and property is the collateral, becomes a portable, exchangeable, and saleable piece of paper; and because this promissory note has real value, it can be used as money. In

exchange for his promise to repay, a bank will issue the borrower a private credit that is represented legally by government fiat currency. Without the pledge of repayment, the banks would have nothing to lend, and thus there would be no reason to represent the debt with fiat currency. Therefore, in the fractional reserve banking system, if there is no debt, there will be no money.

Debt is necessary for the system to survive, and servicing this debt naturally fuels the unremitting transfer of wealth from those who have less to those who have more. In essence, banks do not *lend* money; they simply *create* it from debt; and to the extent that debt can become seemingly unlimited, so can the supply of money along with its depreciating value. This is the genesis of *inflation*. Monetary inflation, which is the practice of artificially expanding the money supply, produces money in the form of paper that is not collateralized by anything of intrinsic value. Monetary inflation necessarily leads to a decrease in purchasing power of the basic unit of currency that is being inflated. Today, the dollar buys about one-sixteenth as much as it did 65 years ago. Consequently, paying debt with money that is not inflated provides much more value over time than paying the same debt with money that is inflated. Note also that no matter how hard someone may try, paying debt effectively means paying only the principal part of the debt, not the usury.¹⁸²

How can it be that, with the abundant creativity of the vast majority of people on this earth, those who produce the wealth can be in debt to those who merely lend something that represents the wealth, but create no wealth of their own? Logically, it would seem that if all debts were paid off, then there would be more money for people to spend; however this is just not the case as now the global deficit economy is dependent on a continuous issue of private bank credit, which is really a denominated version of the debtor's promise to repay. So if there are no loans, there is no money. This is what happened during the Great Depression of the 1930s and what is happening now in the financial crisis of 2008: when there are no loans, the available money supply begins to dry up. Table I delineates the accrued external debt of the G20 countries, regarded to have the most virile economies in the world. These figures do

Table 1: External debt of the G20 countries at the end of 2007.

G20 Country	External Debt* (in millions of \$)	Percentage of World
South Africa	39,780	0.07
Saudi Arabia	58,600	0.11
Argentina	135,800	0.25
Indonesia	140,000	0.26
India	149,200	0.27
Mexico	179,800	0.33
South Korea	220,100	0.40
Brazil	229,400	0.42
Turkey	247,100	0.45
Russia	356,500	0.65
Canada	758,600	1.39
Australia	826,400	1.51
China (incl. Hong Kong)	951,000	1.74
Italy	996,300	1.82
Japan	1,492,000	2.73
France	4,396,000	8.05
Germany	4,489,000	8.22
Euro. Union (excl. above)	9,506,690	17.41
United Kingdom	10,450,000	19.14
United States	13,703,567	25.09
Total (of above)	49,325,837	90.32
World	54,610,000	100.00

* External debt is defined as the total public and private debt owed to nonresidents repayable in foreign currency, goods, or services.¹⁸³

not even include personal and corporate debt. How can it be that 90% of the world's public debt is to be borne by the citizens of the countries with the highest-performing economies, while 100% of the resources of the other countries are called into servicing a debt that never gets any smaller? Who is owed this money? And who collects interest on it?

Of course, as some may have already guessed, it would be impossible for such a system to be accepted were it not for two important factors. First, the banks count on the old insurance principle: not all bad things will happen at once. In banking terms, this means that all the depositors are not likely to demand all of their money in cash at the same time. This is characterized as a *run on the bank*; and if this happened across an entire country, even one as seemingly powerful as the United States, the entire financial/monetary system would come crashing down. This is exactly analogous to how the health insurance industry is cracking up because too many people are simultaneously getting sick for the payers into the system to keep up. In order to prevent mass runs on banks, the influential financial sector employs the legal, executive, and enforcement power (that is, the military) of governments.

This exploitative financial system could never last if government was not actively involved as a partner and special interest. It is government that legalizes and regulates — or deregulates — the practice of creating credit from non-existing assets. It is a government partnership with financiers that has resulted in the fractional reserve requirements. It is a government partnership with the central bank that gives an emergency infusion of paper money to local banks in the event of a run on the banks (this is the same as the nearly \$2 trillion bank bailout of the financial sector in the US during the 2008–2009 financial crisis). It is the government that legalizes the conversion of private bank credit to government issued fiat currency, which has no intrinsic value. It is the government that passes legal tender laws, forcing citizens to accept this fiat currency as a vehicle to satisfy all debt obligations. It is government courts that enforce the repayment of debts. It is the government that passes laws to protect the monetary system's functionality and credibility with the public. And finally, it is the government that levies taxes on interest income of any kind.

Fractional reserve banking is not a coincidence; it is not an accident. It exists because certain people want it this way. By taking advantage of the time period between the deposit time and the active use of deposited assets, and by making loans out of thin air,

banks and other financial institutions maximize the potential income from heavily compounded interest. As we have seen, banks do not lend real money, they just create debt that is represented by government issued fiat currency; however when they create debt, they only create the principal, not the interest (usury). The borrower is constrained, as part of the loan contract, to pay not only the principal, but also the usury (interest) attached to the principal. How is it possible to pay back all the interest on all the loans when the amount of money, artificial or real, is limited to the principal plus any real assets, such as gold or silver? When the money for the interest was never created, where is it going to come from? The fact of the matter is that the interest on *ribā-loans* can never be paid off completely. As the debt ceiling increases with the proliferation of money that has no intrinsic value, the accruing interest becomes more and more of an insurmountable hurdle that no society, past or present, has ever been able to overstep. Even if some people, not all, are successful in paying back the principal as well as the interest, the effect of usury on their business processes as well as the value of their earnings is wide-ranging and far-reaching. One Muslim writer puts it this way,

If it [usury portion of the loan] came from borrowing more money, then the borrower's total debt just got larger due to additional usury. If it came from providing goods and services to customers, then the prices of those goods and services had to be high enough to provide reasonable earnings to the borrower. This means that the borrower passed on to customers the cost of usury.

But earnings can never increase fast enough to keep pace with usury so long as new loans with new usury components continue to be introduced into the money supply chain. Every such new loan has an inflationary impact on earnings. This puts pressure on organizations to try to find ways to reduce costs in order to make present earnings fulfill their needs. Higher unemployment frequently is one of the outcomes.

Even when money is earned using legitimate means that do not directly involve usury, the indirect consequences of usury have significant impact. Any money that finds its way to a bank will be subjected to a fractional reserve practice of some type. Consequently, this money either will become part of a new loan or will be used in reserve.

Since the amount kept in reserve is so small compared to the amount that becomes part of a new loan, the net effect is to artificially expand the money supply far beyond what physically exists.¹⁸⁴

The entire money-lending scheme based on fractional reserve dogma works to the favor of the money-lenders, who ultimately end up with all the wealth, and when people begin to foreclose on their homes and properties, the money-lenders end up with all the property as well. This, by the way, is exactly what happened in the Southeast Asia financial crisis of the 1990s.¹⁸⁵ At any point in past history, whenever society allowed a group of wealthy money-lenders to issue loans with usury, it gradually saw all of its money being transferred to the money-lenders. Usury is an age-old mechanism that facilitates the transfer of wealth from the working class to the luxury class; the fractional reserve system — instrumental in interweaving usury transactions into every aspect of ordinary peoples' lives, so much so that few even question if there is a better and more equitable approach — is the modern incarnation of this age-old deception.

Recall the example of how \$100,000 in deposits from secured creditors became the basis for over \$8.5 million in loans. If we assume that 100 such banks exist in the society, then at a usury (interest) rate of only 1% per annum, these banks would collect, by the end of the year, a total of \$8.5 million in usury money:

$$\begin{aligned} (\text{principal})(\text{interest rate})(\text{number of banks}) &= \text{total interest} \\ (\$8.5 \text{ million})(0.01)(100 \text{ banks}) &= \$8.5 \text{ million} \end{aligned}$$

If the interest rate stayed steady over the next 30 years, assuming that inflation is not a factor to keep things simple, then these banks would have raked in \$255 million. Now, if the interest rate were a more realistic 8%, then this figure in 30 years would have grown to \$2.04 billion. Moreover, as we continue to add complexity and begin to mimic the modern reality by considering the effect of inflation, public debt amassed by irresponsible government, defaults, higher capitalizations for most modern banks, and interest compounded continuously, then this figure could be as much as 100 times higher. Of the \$3.1 trillion US budget for 2009, the common citizen will pay \$260 billion in interest on the national debt, 8.4% of the budget. The question remains, where does the money to pay the usury part of the loan come from? The principal part of the loan is apparently in circulation and cannot be increased unless more money is printed; and even if more money were put into circulation, it would just be more principal. Also, the real assets are held in reserve by fractional reserve requirements. The only other reserve of capital is the borrower's assets, and it is these collateralized assets that pay for the usury part of the loan. This is how those who lend money with usury come to control all the real wealth of a society.

Defenders of the system say that the money-lenders usually put the interest money back into circulation; however if one is paying attention to Allah's (ﷻ) words, he knows the mentality that devours *ribā* is the same one that hoards wealth. In fact, it could be said that the entire *ribā* system is designed to concentrate wealth in the hands of those who would withhold it from circulation. These are the ones who intentionally distort Allah's (ﷻ) guidance because they just cannot get enough pleasure, power, and profits. These are the same who think the more money they have, the more security and influence they will be able to buy; and so they rationalize illegitimate means of accumulating wealth, and the stockpiling of it. Listen to Allah's (ﷻ) spot-on characterization of the psychological disposition of the *ribā* lords,

And lo, Allah accepted a solemn pledge from those who were granted earlier revelation [when He bade

them], “Make it known unto mankind, and do not conceal it!” But they cast this [pledge] behind their backs, and bartered it away for a trifling gain; and how evil was their bargain! (3:187).

The parable of those who were graced with the burden of the Torah, and thereafter failed to bear this burden, is that of an ass that carries a load of books [but cannot benefit from it]. Calamitous is the parable of people who are bent on giving the lie to Allah’s messages — for Allah does not bestow His guidance upon such evildoing folk!

Say, “O you who follow the Jewish faith! If you claim that you [alone] are close to Allah, to the exclusion of all other people, then you should be longing for death — if what you say is true!” But never will they long for it, because [they are aware] of what their hands have wrought in this world; and Allah has full knowledge of evildoers (62:5–7).

Whereas unto Allah belongs all that is in the heavens and all that is on earth; He forgives whom He wills, and He chastises whom He wills; and Allah is Much-Forgiving, a dispenser of grace.

O you who are securely committed [to Allah]! Do not gorge yourselves on usury, doubling and re-doubling it; but remain conscious of Allah, so that you might attain to a happy state;

And beware of the fire which awaits those who deny the truth! And pay heed unto Allah and the Apostle, so that you might be graced with mercy (3:129–132).

And so [the man] had fruit in abundance. And [one day] he said to his companion, exchanging him with words, “More wealth have I than you, and mightier am I as regards [the number and power of my] followers!” (18:34).

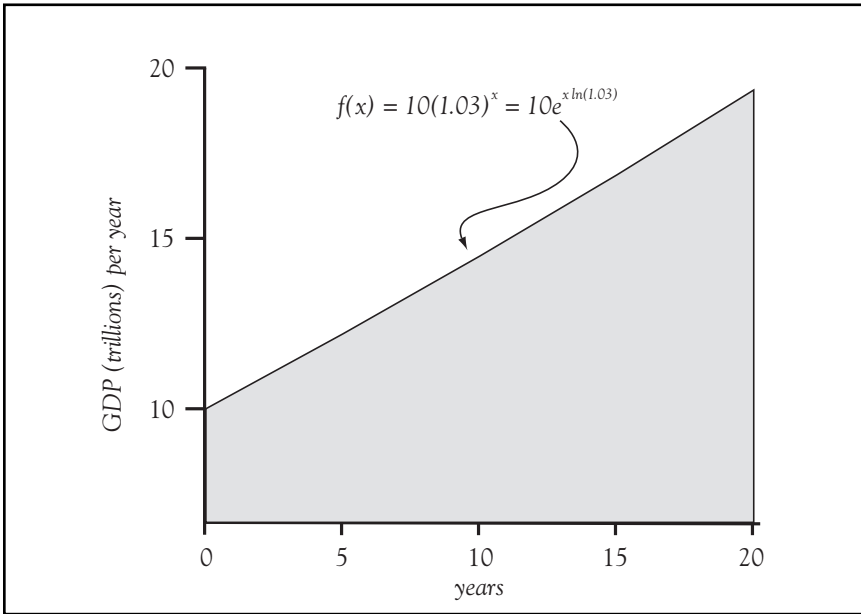
...And amass [wealth] and thereupon withhold [it from their fellow men] (70:18).

[Woe unto him] who amasses wealth and counts it a safeguard, thinking that his wealth will make him live forever! (104:2–3).

Issuing money that has little intrinsic value has its limits. Economists and central bankers recognize the fact that circulating money has to be supported by some value, even if it is negligible. And thus, to counter the gradually depreciating value of money in a *ribā*-centric system, has evolved the concept of *perpetual economic growth*, or a continuously expanding economy. Perpetual economic growth is not a simple linear expansion of the gross domestic product (GDP) referenced at a given point in time; in fact, it is the exponential expansion of the economy using the previous year's GDP as a reference point. Figure 2 illustrates the meaning of exponential growth over the course of 20 years, where the GDP is expanding at a rate of 3% over the previous year's GDP. Note that the graph in Figure 2 is the inverse (opposite) of the graph in Figure 1,

$$f(x) = ce^{x \ln(0.9)} \text{ is the inverse of } f(x) = ce^{x \ln(1.03)}$$

where c is a constant and x is the time variable; the natural log of a number less than one is negative, whereas the natural log of a number greater than one is positive. This relationship is not an accidental one, and it is not a coincidence; in fact, wherever usury (*ribā*) is a given, it has to be this way — no other solution is possible. As the value of money gradually declines over time, value can only be added by continuously and unsustainably expanding the economy. This has a deleterious impact on the world economy, because in order to sustain this rate of growth in one part of the world, resources must be irresponsibly harvested and overproduced in other parts of the world. Usury is responsible for the level of wealth polarization, the vast difference in standards of living, and the disparity in economic progress in the world.

Figure 2: Exponential expansion of a \$10 trillion GDP over 20 yrs.

And how is it possible to sell such a fundamentally flawed program, with results that are plainly apparent to those who simply take a little time to open their eyes, to people who are willingly or unwillingly giving up their resources to sustain the consumption-driven Western way? Enter the World Bank, the IMF, the IFC, and the *hollywoodization* of aspirations in the non-aligned world. World Bank and IMF loans tie third-world resource over-utilization to insatiable Western consumption, while mega-media corporations subliminally build impossible expectations on the part of the less privileged to become part of the flauntingly wasteful Western jet-set. Is it possible to tie natural resource depletion to rising interest payments on foreign debts that never go away? Does the requirement to pay off foreign creditors in one part of the world manifest itself as an impoverished economy in another part of the world? Consider the following from another Muslim author on the subject,

This argument is not as abstract as it might at first sight seem. In terms of foreign borrowing outstanding, Brazil, Mexico, and Indonesia comprise the most indebted nations in the world. They are also three of the world's top four deforesters. On current trends the Brazilian rainforest, source of 40% of our planet's oxygen, will almost disappear within two lifetimes. For the poor and the starving, survival comes before preservation of the rainforest. The conversion of hardwood to ash... enables survival for some. Its conversion to timber for export enables survival for others. In the meantime, the Brazilian rainforest suffers to the cost of all of us.¹⁸⁶

So a *ribā-based* economic system is both a moral as well as a practical problem. Of course, we as Muslims, cannot differentiate between the two: moral transgressions lead to societal injustice. A stable economy requires, among other key components, a stable money supply, and there is no way to guarantee monetary stability in the presence of usury, even at an infinitesimal rate. Banking without interest should just be a public service, in the same way that power distribution and air traffic are regulated by public agencies. The kind of corrupt and corrupting monetary system that dominates today cannot be tinkered with. It must be destroyed and replaced with a more equitable one. The Prophet (ﷺ) obliterated it in his lifetime, setting a precedent for Muslims of all succeeding generations. It was not easy for him to overturn and abolish something that was intertwined into the very fabric of everyday life, and it took him nearly three sizable military engagements every year for the better part of his last ten years on earth to overcome this insidious evil.

Similarly we do not expect it to be easy today, especially when *ribā* and its enabling political, educational, economic, and military institutions have become the global leviathan they now are. The congressional-military-industrial complex and the fourth estate that together make up the American war machine fight for dollar global supremacy. To kill a million people here, to displace 10 million over there, or to destabilize and destroy representative institutions in a

third place are not crimes when it comes to ensuring *ribā* hegemony, manifested today with the dollar as the world's reserve currency.

To abolish the existing system will certainly require the force of arms and the sacrifice of precious Muslim lives; however as we prepare to engage in the military aspect of this confrontation, we must also be prepared to transition to a just monetary system, so that when Allah's (ﷻ) victory comes, we are ready to execute and implement the Islamic economic standard. We may even suggest that Allah's (ﷻ) victory will not come unless we are prepared at every level, to the extent that our human capacities allow us to be. One five-point proposal to make such a transition is to,

1. end all usury obligations immediately,
2. eliminate the practice of fractional reserve banking,
3. convert existing currencies in Muslim countries to a common digital gold currency backed entirely by gold,
4. convert existing prices of goods and services and amounts of debt to the new currency, and
5. ensure that central banks circulate only money that is 100% backed by gold.¹⁸⁷

Such a proposal requires the termination of all usury obligations everywhere, even where Muslims do not represent the majority. Otherwise the execution of the Islamic standard cannot work, especially in the globalized economy we live in today. However, when Muslims talk openly of pursuing this level of justice, in a world where they represent one-third of the world's population, their Prophet (ﷺ) is demonized as a terrorist, their Qur'an is branded as hate speech, the president of their Islamic Republic is characterized as the second coming of Adolf Hitler, and their Islam is routinely presented as the reincarnation of Nazi fascism.

One of the volleys that has gone unnoticed in this war is to diminish the dangers of *ribā* by euphemizing its use in the public lexicon. *Usury* as a term has all but disappeared from the English language. Likewise, *ribā* is a word that has fallen into disuse in the Arabic language, even though it is a Qur'anic word. It goes to show who is running the show. These money interests even inform the

public lexicon about which words should or should not circulate. Younger people today have no concept of the word. Once usury was defined as any interest charged for a loan, but modern dictionaries have softened this to merely “excessive” interest. Most people have no real understanding of the way the international moneylenders operate. The bankers want it that way. Some people recognize in a hazy sort of way that the Rothschilds and the Warburgs of Europe and the houses of J.P. Morgan, Kuhn, Loeb and Company, Schiff, Lehman, and Rockefeller possess and control vast wealth.¹⁸⁸ How they acquired this vast financial power and employ it is a mystery to most. International bankers make money by extending “credit” to governments. The greater the debt of the political state, the greater the usury returned to the lenders. The national and central banks of Europe are actually owned and controlled by private business. The Federal Reserve System of the United States is a private consortium of large US and foreign banks, chiefly Chinese, European, and Japanese; among its functions is to buy US debt in the form of US government securities — savings bonds, treasury bills, notes, and bonds — and to issue the coin and paper currency of the US.¹⁸⁹ Today’s money managers have designed such intricate and esoteric details surrounding their financial transactions that their banking system has assumed the likeness of a cult.

In this usurious society ordinary, hard-working people, characterized simply as “consumers,” provide the financial pool from which the usurious bankers and moneymakers extract their profits. Usurious society has become an arena for Western individualistic and corporate predator practices — as, by extension, have non-Western societies that are trying to emulate or even outperform the advanced Western models — where a high availability and consumption of consumer goods and services prevail. The extension of banking and usurious “credit” in the late 20th century has allowed a widespread increase in consumption and indebtedness. Goods are produced both to meet consumers’ demands, but more importantly to achieve the increase of producers’ incomes and profits. Consumption is encouraged and expanded by the production of convenience and disposable goods, and demand is artificially gen-

erated and increased by the advertising industry and the media of mass communication.

This international monetary system, based on *ribā*, is leading the peoples of the world to an inevitable world deficit crisis. The unstable international situation comes from the inability of many less developed nation-states, including Muslim countries, to meet the repayment schedules on their massive debts, owed mainly to usurious American and European banks and to government loan agencies. The world debt crisis involves over-extended debt accumulation by receiving countries, over-extended loans by many banks, and the threat of massive defaults that could lead to a severe weakening or collapse of the world economy.

The total external debt of the countries of Latin America, Asia, Africa, and what used to be the socialist bloc of nation-states is probably in the trillions of dollars. Brazil is said to be leading the pack in the amount it owes these international financiers. The rescheduling of payments for some of the debtor countries involves capital flows from thousands of separate banks. Most of these *ribā*-burdened countries continue to borrow funds, which are then used to make payments on principal and the compounding *ribā* they owe. Many of the same banks that operate on the basis and rules of *ribā*, that made the original loans with all the *ribā* strings attached, are now involved in making additional loans to try to avoid default action by recipient governments. The International Monetary Fund (IMF), we are told, has taken the lead in the efforts to meet the crisis and avoid fiscal disaster.

When these types of governments begin to labor under these huge debts, and when they struggle to pay a small portion of that debt from year to year, they become the political slaves of the interlocking moneymakers in the world. In some cases these debt-ridden governments begin to increase the taxes they impose upon their own people, to pay an ever-growing debt burden. What happens when these governments begin to sink and drown in the debts imposed on them, debts that will never go away because of *ribā*? They are persuaded to auction off their natural resources — petroleum, coal, uranium, forests, and other “national” resources — to

the banking companies and predatory financial institutions. These quickly turn a hefty profit out of this “fair” acquisition of other peoples’ natural resources, national products, and whatever else they may have in the form of God-given wealth. The only restraint on the actions of the usurious capitalists is to avoid pushing the poor people of these countries too far so that they rebel against their governments, which routinely acquiesce to this larceny. This is why the international order is happy to see the elites or militaries of these countries take repressive measures to ensure “law and order;” in fact these national armies and local paramilitary organizations exist to bring the exploited people back to a position of continuing “service” to their exponentially growing debt.

As dangerous as potential defaults by debtor countries could be to the worldwide financial system, what is worse is the institutionalization of greed in *ribā-laced* Western economics. Government greed repackaged as “deregulation” and corporate gambling with investors’ assets repackaged as “speculation,” “hedges,” and “derivatives” have resulted in the greatest financial crisis since the Great Depression of 1929. Without massive infusions of capital from the tax base in America and the European countries, all major Western financial institutions are anticipated to collapse within the first quarter of the 21st century. So far, in the United States alone, 47 banks have already been absorbed by larger banks or have declared bankruptcy, and many more medium-sized banks are expected to follow suit before the crisis is declared manageable; and this does not include all the banks which have received “bail out” money from the US taxpayer, a myriad of defunct hedge funds, failed investment banks like Bear Stearns and Lehman Brothers, and fraudulent securities traders like AIG. In 2009, the US is expected to run a \$2 trillion budget deficit, mostly because the extra money is going to be used to keep a drowning and irresponsible financial system afloat.

And because many countries across the world — China, Japan, European, and oil-producing countries — have been absorbing US debt to the tune of \$4 trillion by purchasing US treasury notes, if the US dollar fails as the *de facto* reserve currency of the world, then the economies of these countries are also expected to

crash. China, by putting all of its eggs in the US basket, will be the most drastically affected by a US economic meltdown. It will be holding worthless dollars and have nothing to show for it, not even ownership in American companies, in which an ownership share of greater than 10% by a foreign government is proscribed due to national security considerations. For this reason, in the midst of this crisis, the Chinese government is desperately trying to diversify and has already begun to lay plans to increase internal consumption of its own manufactured items and to disengage from the world economy, mismanaged as it is by a Western rejection of God, His guidance, and His fiscal discipline.

And there are other seismic shocks lurking beneath the surface that can expose this Western financial system as the tumbling house of cards that it really is. The US dollar became the world's reserve currency not only because the US emerged out of World War II virtually unscathed, but more so because it finagled and threatened the oil-producing countries to sell oil, accepting only dollars in payment. This forced all oil-importing countries to keep a reserve of dollars so that they could buy oil. Oil is the life blood of the industrial economy; everything from plastic bottles, to polyester fabrics, to asphalt on the roads, to gasoline (petrol) at the pump depends on oil. And because oil had to be bought and sold in dollars, the dollar naturally became the world currency. And with her military in service of the almighty dollar, not the US Constitution, America was able to extend her hegemony to all areas of the globe.

In this world, whoever wanted to buy or sell oil had to do so under the aegis of American financial pressure. Whichever country wanted to become self-sufficient by developing its oil-production potential would not be able to receive World Bank loans to do so unless it agreed to allow US companies to come in and develop the oil fields. If such a country were naive enough to accept World Bank loans, then it would see itself surrendering its most valuable asset not only to support over-consumption in America, but also to pay for it. At the same time, despite its production of oil, it would find itself saddled with a perpetual debt, unlike any it ever had

when it was “poor,” and an emerging cabal of *ribā-habituated* capitalists whose only desire would be to make an annual pilgrimage to Wall Street. Chad is just one example of this type of scenario. And even if a country were able to develop its own potential by contracts with other governments, then it could not sell its oil because it would be squeezed for dollars by the US. And if a country actually had the temerity to sell its oil in currency other than dollars, say euros, then it would have to be destabilized, divided, destroyed, or occupied. The invasion and occupation of Iraq in 2003 and the on-going turmoil in the Darfur region of Sudan are the most recent examples of this “oil for dollars” extortion racket.

Oil cannot be sold on the world stage unless the producing country agrees to an infusion of American dollars and to set up a polarized class culture in which a trifling amount of oil wealth trickles down to the masses, while the majority goes to underwrite the jet-setting of the local royals and the purchase of SUVs and starter castles by Wall Street millionaires in the US. Thus, the real issue here is not who produces the oil but who sets the price of oil. The price of oil is set, not as one would expect, by the producers, but by New York and Rotterdam speculators whose strings are pulled by manufactured crises cooked up by overly corporatized governments in Washington, London, and Tel Aviv. When Washington made a commitment to tie the dollar to the sale of oil and to constrain the major oil sellers to only accept dollars as payment, it knew it could not afford for any country to buck the trend. To this end, the US proliferated its military bases all around the world, with the highest concentration of bases in the oil-producing parts of the world (the Middle East, Central Asia, Polynesia, the North Sea, western South America, etc.).¹⁹⁰ Oil is the commodity that backs up the dollar, along with the full destructive firepower of the US military, not the full faith and credit of the US government.

If only one country were to succeed in selling oil with a currency other than the dollar, then the importing countries would no longer have to maintain a reserve of dollars, and this would signal a reduction in the flow of capital, goods, and services to the US. With a growing US debt, now in the tens of trillions of dollars,

without oil to back it up, the US dollar would be just another currency and the US itself just another country. The US is acutely aware of this, and must do everything in its power to prevent it from happening, even overextending itself militarily. At the same time, the poor and oppressed people of the world have to realize that this is their greatest strength in the current geopolitical situation. The quickest way to fracture dollar dominance and the Western monopoly on the one-sided use of the world's resources is for them to buy and sell oil in any currency other than dollars.

Enter the Islamic Republic of Iran. They have already announced that on a set date, they are going to introduce a new oil exchange in the Persian Gulf, one that will trade in any bona fide currency except for dollars. Such an exchange may even open the door to a less volatile reserve currency for world financial transactions. Muslims should realize that this is the real WMD Washington is afraid of; huffing and puffing about Islamic Iran's nuclear capability is just a sanctimonious cover to shield the fact that the entire Western financial octopus is hanging on by a very thin thread. If Islamic Iran goes ahead with its plans, then it can expect the forces of worldwide corporate capitalism — rooted in its domestic bases of Washington, London, Berlin, Paris, Tel Aviv, and Riyadh — to launch the mother of all crusades against it. The mainstream media, brainwashed by its Zionist and imperialist patrons, will of course present this as a bid to save the world from nuclear terrorism. If, however, the Islamic Republic is able to weather this storm and stay steadfast on its mission, it will have signaled the end of dollar hegemony as we know it, and along with it Western political and military clout, and the class differentiations associated with capitalist cultures.

This vicious economic and financial polarization, between people doomed to perpetual debt and bankers who become perpetual money-collectors, is antithetical to an Islamic life. In other words, an Islamic monetary reorganization of financial responsibilities and duties is incompatible and antagonistic to the capitalist and *ribā* “dog-eat-dog” style of financial relations. Any attempt by hired ‘alims and status quo scholars to rationalize *ribā* is a waste of

words and an insult to the definitive Qur'anic statement on the matter of *ribā*. The Islamic conceptualization of how money contributes to human relations is at odds with the capitalist conceptualization of how money is multiplied for the benefit of a few, while the rest of humanity sinks into inescapable and unmanageable debt. Islamic ethical priorities cannot permit the acquisition of astronomical amounts of money through *ribā* practices, while virtually all of humanity disappears into a black hole of permanent debt.

Ribā has to be identified for what it really is: a scourge, a threat, and a hindrance to collective human efforts to gain equity and equilibrium in their societies. *Ribā* is not only an economic nemesis and liability, it is also inimical to every moral and ethical social norm. *Ribā* has to be understood as the primary mechanism for iniquity and exploitation. With *ribā* being the centerpiece of the capitalist system, mankind will continue to live a dangerous disequilibrium between the shrinking few who are getting richer and the expanding many who are getting poorer. The charade that capitalist societies are “booming” is a big lie, and a bubble that will eventually burst.

A moral society cannot survive in the presence of authoritarians, bankers, and capitalists who team up to become not a class of people — because they are too few to be called a class — but a clique that manipulates and exploits the economies of the world. At the same time, they condemn the rest of humanity to a morass of personal and national debt, leaving no hope of future improvement and little motivation for future effort.

In an Islamic social order, man is defined by his active relationship with Allah (ﷻ). Allah (ﷻ) dwells in a Muslim's mind and soul when he gains wealth and circulates it. Allah (ﷻ) also dwells in a Muslim's mind and soul when he needs resources and tries to obtain them. Muslims with a true lifelong commitment to Allah (ﷻ) cannot be capitalist moneymakers wearing three-piece suits in executive offices — operating on the basis of *ribā* and thereby fleecing and overcharging the ordinary man who toils in the field — while also going to the *masjid* from time to time to repeat a formulaic prayer and so maintain the self-delusion that they are

“pious Muslims.” The same conscience that supervises *ribā* transactions and then “meets” Allah (ﷻ) at least five times a day is either schizophrenic, a hypocrite, or a person of subnormal intelligence. A faithful Muslim brings his conscience to work, and cannot ignore the fact that a faithful Muslim society has a social conscience, which narrows the distance between the rich and the poor. *Ribā*, on the other hand, widens the distance between the rich and the poor. Let it be known that Islamic economics are based on Islamic morals. Morals in an Islamic society are not a pastime or a luxury; they are something relevant not only to personal lives — as they are in capitalist societies — but also to professional and social lives.

Capital-driven societies, like that of the United States, are responsible for their current moral condition. To service the materialistic rage that comes with uninhibited *ribā* measures, the US is busy making money and satisfying its various desires — carnal, materialistic, and otherwise. This is becoming, more and more, the hallmark of American capitalism. Child sexual abuse is the same immoral philosophy transferred from greedy capitalists to perverted sexists. The common thread is a lack of moral conviction that results in the victimization and exploitation of the powerless for the fulfillment of the desires of the powerful. The current features of American society, given its *ribā* mentality, could not be otherwise: the Enron-Arthur Andersen debacle, the proliferation of internet child pornography, the high rates of divorce and teenage pregnancy, the child sexual abuse scandal in the Roman Catholic Church, rap songs such as “Momma’s Gotta Die Tonight,” high school shootings, a \$14-billion pornography industry, anthrax contamination, steroid injections of cattle, environmental ravages, and the obscene accumulation of wealth are just a few of its symptoms of moral decay.

America’s undeclared philosophy comes from the top executives and barons of the land. These tycoons and business leaders are the lords of *ribā*; they are driven by it, they think in terms of it, and they use it to prey on humanity. With *ribā* money they can “buy” justice and foment wars. They even have the wit to remain largely anonymous; it is not common knowledge who really owns the banks

in America and in Europe. It is also not common knowledge who invests stockholders' shares in *ribā* institutions, but they set the pace for the rest of Western society. And now the chickens are coming home to roost. Western society, propelled by *ribā* mechanisms from above, can no longer be characterized as having a stable two-parent family; its academic standards are slipping; and good character is a feature of the past. Western society has now lost what little it ever had of morals and ethics in any social matters. What can one say about a society in which people live all their lives without knowing anything about their next door neighbors? Community, the fundamental bedrock of democracy, is threatened. The *ribā* mentality and way of life are filtering all the way down to the "lower classes" — the ordinary people, who have increasingly become devoted to purely individualistic pursuits and self-gratification.

We Muslims should realize that, when we set out to change the world, we are on a very challenging course. We should also be aware that not only are we intent on giving ethics a central role in life and society but, along with that, we have to destroy the institutions of immorality. The reason we have to destroy them is that they will not come down in any other manner. It is better for humanity to have committed and faithful Muslims deconstructing *jāhiliyah* while constructing an Islamic order, than it would be for the *jāhiliyah* to be doomed by Allah (ﷻ), as happened to earlier civilizations.

We and all peoples of the world should take note that our insistence on eliminating *ribā* does not mean that we will kill the incentive to work and gain a livelihood; it also does not mean that there will be no financial institutions in an Islamic society. What it simply means is that man will continue to "do business" but not with *ribā* policies and insurances that enslave humanity with interminable debts.

Allah (ﷻ) did not prohibit this type of money-making mechanism "just for the fun of it." *Ribā* was pronounced insidious and illegal by Allah (ﷻ) because it serves no good purpose. It has to go. And when it does, human beings will benefit from God's natural resources, wealth, and abundance. Laissez-faire economic theory — the fundamental economic theory of capitalism, propounded by the

French physiocrats and popularized by Adam Smith — calls for a “hands-off” policy by government toward the economy.¹⁹¹ Laissez-faire economics rejects state control and regulation, and emphasizes economic individualism, a market economy, and “natural” economic laws to guide the production and consumption of goods. Tariffs and other trade restrictions are rejected in favor of a worldwide system of free trade. The economic system becomes “self-regulatory” in nature, and each individual’s pursuit of self-interest contributes to the well-being of all.

This economic vision was misleading to begin with; now — contrary to the indoctrination of the public culture, which itself has become a consumer item in this “civilization” of *ribā* — it has proven a failure, demonstrated in practice to be nothing more than an economic version of the law of the jungle. The preponderance of this capital-centered culture and its imperial spread throughout the world does not legitimize it. In the financial crisis of 2008–2009 just as in times past, the whole capitalist, laissez-faire, free-market enterprise just imploded in the face of its greatest ideologues and right-wing proponents. This just goes to prove that such an economic paradigm is always waiting in the wings, ready to make a comeback anytime the degradation of the social moral culture permits it. Man has to rise to the level of the Qur’an, break from the shackles of *ribā*, regain the confidence in the God-given goodness of human nature, and express his love and care for fellow man through a sharing of emotions that translates into a sharing of wealth. *Ribā-based* capitalism is not going to bring prosperity to any human society, even as the money lords have become the ruling classes and even after they have thoroughly brainwashed the global population about the supposed advantages and benefits of their free-market and *ribā-based* monetary operations.

As Allah (ﷻ) is saying that an economic state of growth comes from a *ribā-less* society and that economic ruin comes from *ribā* financial systems, we should have no second thoughts about sweeping *ribā* out of our lives. We should commence a broad and extensive effort to eradicate this economic vice from the face of the earth. Our God-given and scripturally sanctioned stand will

guarantee its initial success, and our enduring commitment to Allah (ﷻ) will secure its survival. Freedom and liberty from *ribā*, debts, “interest,” and exploitation will come once *ribā* is abolished from every human’s financial relations with his fellow beings.

Usurious Economies are Built by the Hand of Satan

Those who gorge themselves on usury behave as he who has been confounded by the touch of Satan, for they say, “Buying and selling are but a kind of usury” — while Allah has made buying and selling lawful and usury unlawful. Hence, whoever becomes aware of his Sustainer’s admonition, and thereupon desists [from usury], may keep his past gains, and it will be for Allah to judge him; but as for those who return to it, they are destined for the fire, therein to abide!

Allah deprives *ribā* of all blessing and He raises *ṣadaqah* [with manifold increase]. And Allah does not love anyone who is stubbornly ungrateful and persists with vicious means (2:275–276).

These are Allah’s (ﷻ) words about individuals who commercialize what is supposed to be an expression of charity and care, lending people money with a view to making a profit from it. They conduct themselves like a person who is “...confounded by the touch of Satan.” Indeed, Satan has even made his way into the choice of words people use. The word *usury* is no longer used in the English language. The same is true in much of the officially-sponsored media and academia in the Arabic-speaking parts of the world, where the word *ribā* is also no longer used. The word *usury* is derived from the Latin term *usuria* and, for the better part of nearly 18 centuries, referred to an extra charge on a loan of money. In Christian medieval times, usury was held to be a sin, and Christians were forbidden to lend, although not to borrow. This is why the Jews in Europe had a prosperous, usurious relationship with Christians dur-

ing the medieval period, and established themselves as moneylenders and moneymakers several hundred years ago. The practice of charging extra money on loans is still regarded as *ribā* (usury) in some Muslim areas to this very day, although the integrated Islamic financial and economic system is not implemented anywhere.

With these words, Allah (ﷻ) announces that persons who deal with and deal out usury are like those who are possessed by the devil. This Qur’anic vision of these demonic financial dictators will not move them to change their ways because they are blinded by their *ribā* operations. But it should move the victims of this *ribā* to take corrective action. The established fact is that these *ribā* business executives are unquestionably misled by the evil one. Some interpreters of these *āyāt* say they refer to the frenzied behavior of these usurers on the Day of Judgement. But the *āyāt* are inclusive enough to describe the usurers’ behavior in this world, here and now. Humanity is suffering from their unstable and maniacal conduct in the real world. In the past several years they have caused the near-collapse of their own sponsored economic systems in such places as Mexico, Indonesia, Thailand, Russia, Argentina, and now the United States and its western European satellites; many other nation-states are on the verge of bankruptcy and social upheaval.

Is it in a vacuum that they are put on notice of an impending war from Allah (ﷻ) Himself? Satan has possessed them and now they possess the rest of humanity, both literally and figuratively. Make no mistake about it: there is already a war — not the military war that it will eventually become, but a slow-motion war in which “non-aligned” nation-states are bleeding their labor pools to satisfy the unidentified individuals who hide behind the vaults of their banking conglomerates. These “dollar-crats” are leading humanity into wars over resources and markets because they set, baited, and trapped mankind into their financial snares. Their common interest is their evil conscience. They sing the songs of freedom while beating the drums of debt and threatening war.

Any elaboration on this issue would necessarily have to start with what *ribā* meant to the first generation of Muslims who listened to this Qur’an before anyone else. In the Arabian society of

pre-Qur'anic times, there were two types of *ribā*: one was called *ribā al-nasī'ah* (overdue usury) and *ribā al-faḍl* (usury due to generic excessive value).

Simply stated, *ribā al-nasī'ah* means that a person, who is unable to repay a loan after the allotted time period of the loan expires, is then “required” to pay in addition to the loan itself an extra amount of money. This extra amount is called *ribā al-nasī'ah*. Sometimes the borrower, in the days of *jāhiliyah* would go to the lender and tell him, “If you give me more time to pay off my loan I will give you more money back.” *Ribā* during *jāhili* times amounted to a deferred payment of borrowed capital accompanied by a “supplementary monetary return.” In other words, if someone was late in paying off a loan or debt he would have to pay more than the original borrowed amount. It seems that this was the main type of *ribā* in pre-Qur'anic times.

The other type of *ribā*, pertaining to bartering or exchanging goods, is called *ribā al-faḍl*. In this type of commercial transaction people would exchange gold for gold, silver for silver, wheat for wheat, barley for barley, dates for dates, or salt for salt, and so on — in other words, equivalent quantities and qualities for goods. However, when the quantities or qualities of goods being exchanged did not match, either because the quantity was greater or the quality was better, then that was considered a form of *ribā*.

Abū Sa'īd al-Khudrī reported that Allah's Prophet (ﷺ) said,

*[Exchange] gold with gold, silver with silver, wheat with wheat, barley with barley, dates with dates, salt with salt... in equal values and rates, from hand to hand... but then whoever wants an increased value partakes of ribā in which both sides of the transaction [are at fault].*¹⁹²

In another hadith,

Bilāl came up to the Prophet (ﷺ) with a peculiar type of date, and the Prophet (ﷺ) asked him, “Where did this come from?” He [Bilāl] replied, “We had poor quality dates of which I

exchanged two batches for one batch [of better quality].” The Prophet (ﷺ) sighed and said, “But that is the literal *ribā*. That is literal *ribā*. Do not do that [again]. If you want to buy something, sell what you have, obtain its value, and then buy what you want with the money [for which you sold your dates].”¹⁹³

Ribā al-nasi’ah is an obvious usurious transaction. It is typical *ribā*: someone borrows a sum of money, then after an elapsed time has to return not only the borrowed sum but along with it an extra amount of money or valuables. That extra amount is *ribā*, pure and simple. *Ribā* figures into this transaction as a term and condition understood and/or underwritten by both parties, the lender and the borrower. This extra amount of money that has to be paid is in lieu of granting more time for the debt or part of the debt to be repaid. In other words money generates more money.

As for the second type of *ribā*, known as *ribā al-faḍl*, the exchange differential has to do with the quality of the commodity that is exchanging hands. This is demonstrated above by what Bilāl did: he gave two clumps of poor dates in exchange for one clump of good dates. What may be confusing to some people here is that the market commodity here is the same, dates. And the question becomes: how can this be considered a usurious transaction? But the Prophet (ﷺ) explicitly stated that this type of market exchange is *ribā*, and he outlawed it. If somebody wants to improve the quality of an item he possesses, as Bilāl wanted to sell his unfavorable dates, he should do so in exchange for money, and then use that money to buy the better quality ones. This would eliminate the *ribā* component in such dealings. Furthermore, the Prophet (ﷺ) said that such transactions should be “*from hand to hand*,” which excludes a deferral period between both sides when they sell and when they buy their commodities. Thus a delay in the completion of the transaction, in which the value of the goods may rise or fall, to the advantage of one or other of the parties involved, also carries in it traces of *ribā*.

Nowadays, with the dominance of the economics of usury, capitalism, and market forces all over the globe, which could be regard-

ed as the globalization of *ribā*, there are Muslims who are not strong enough in their minds and in their willpower to accept these combined meanings of the Qur'an and the Sunnah. Thus they put themselves in a position where they cannot understand the cold-blooded and cannibalistic character of *ribā*, and then expose it to the general public, Muslim and non-Muslim alike. Today, *ribā* is among the least addressed subjects by Muslim scholars and intellectuals.

There is no need to get bogged down in the technical details of financial transactions that are usually disguised and buried under layers of "fine print" and legalese. Suffice it to say that the network of financial systems in the world are usurious, from the International Monetary Fund all the way down to your local bank. And this whole *ribā* system has to be scrapped if Allah (ﷻ) and His Prophet (ﷺ) are to be understood and obeyed.

The issue of *ribā* and the way many substandard and subordinate Muslim scholars deal with it, by pretending it does not exist, is indicative of the psychological inferiority and the mental subservience of these scholars. Islam is not a religious formality. Islam is not "baked rituals." Islam is not even a cut and dried legal system. Islam is the extension of the moral character defined by Allah (ﷻ) and personified by Muslims into the social ambiance of human interactions and relations. It is this integration of the moral core in a Muslim with his social responsibilities that cannot tolerate any *ribā* money and business. Allah (ﷻ) does not want man to end all forms of *ribā* simply because of its fiscal fallacies; more importantly, He wants him to eradicate *ribā* in all its forms, shapes, and expressions because it is an immoral and unacceptable element in social relations. It is the exploitation of people in need by people with ample and surplus wealth. This corrosive and soul-destroying psychology has to go, and along with that its *ribā* practices.

The immoral and offensive "white collar," "upper class," and "executive" attitude has to go. Its consequences are an extreme example of Machiavelli's apparently mild attitude that the ends justify the means. These money-lords rationalize that usurious profits justify famine and hunger throughout Asia and Africa; and that usurious moneymaking transactions justify wars for other peoples'

natural resources. The insulting attitude of seeding “their” wealth with the blood, sweat, and tears of the world’s refugees, malnourished, diseased, and desperate peoples truly puts their souls in the satanic grip, **“Those who binge on usury behave as he who has been trounced by the touch of Satan...”**

This satanic control is not limited to the money men and business barons who “benefit” the most from *ribā*; it also extends to *ribā* societies. Jābir ibn ‘Abdullāh relates the following hadith from the Prophet (ﷺ),

*Allah’s Messenger (ﷺ) has condemned ribā recipients, ribā transacting individuals [ribā lenders and borrowers], those who witness ribā transactions, and those who register ribā commerce. The Messenger (ﷺ) said, “They are all accessories.”*¹⁹⁴

How should Allah’s (ﷻ) committed servants go about correcting this psychological-cum-financial abomination? Should they lobby the characters at the peak of the financial pyramid, who are milking the masses of their hard-earned wealth, and who are **“touched by the devil”** as the Qur’an so frankly states? These satanic characters have spent at least 300 years exploiting, as much as possible, the populations of the world in an economic form of warfare that kills slowly. Should the Muslims, who read and understand this candid Qur’an, go up to them in their established world order and try to convince them of the right of poor people not to be exploited? Are they the type that will listen to what Allah (ﷻ) is saying, through the agency of principled Muslims? Only a person lacking intelligence and common sense could believe that such an approach will work. It turns out that “Muslims” who share rituals with the Ummah share nothing else. Our super-rich *ribā* competitors are busy indulging in the lifestyles of these usurers. They have been won over to the satanic touch. It is left up to those of us who scan and study this Qur’an to take this task upon ourselves. No one is going to help us except Allah (ﷻ) and the helpers of His cause.

This outlandish devil-may-care psychology that characterizes people of *ribā* is best exemplified by Euro-American societies. There

truly is a “trickle down” effect in capitalist societies, and it is not the money that trickles down; it is the “attitude” that trickles from the models, icons, and “stars” who are molded in the image of the *ribā-eating* captains of industry and finance. Materialistic civilization’s industrial and technological products are probably unsurpassed, but so is their price: weapons of mass destruction, world wars, chemical and biological warfare, neurotic flare-ups, and social insecurity. When love and care in society are no longer around, hate and war will abound.

What is Euro-American materialistic civilization worth if it stands for a financial deity, a monetary divinity, and a golden God? The West is none more Christian or Jewish than anyone under the influence of the devil. The *āyah* above makes it clear that the *ribā* power-elite is a satanic pack. They break Allah’s (ﷻ) laws, they break the laws of nature, and they break any law in their way to collect as much money as they can by any means necessary. After all these long years of having it their way everyone is faced with the results of letting this *ribā-driven* power-elite get away with breaking moral codes and legal procedures. Now the consequences of their ungodly acts are haunting humanity. People, all together, have to address this trend, and do what they can to reverse its consequences: global warming, acid rain, ozone depletion, and environmental disaster. In their drive for profit and the accumulation of material wealth, they have poisoned the very air people breathe.

When they built their industrial complexes they were not concerned about anyone’s health. They would sink their polluting factories in the residential areas of the poor and hungry people, while they themselves would go and live in a place where nature was still unspoiled. But in the meantime, after plucking all ethical considerations out of their hearts and out of public discourse, they proceeded with creating more and more problems for the rest of humanity. Now we have to deal with such problems as what to do with excessive garbage, how to dispose of hazardous waste, and how to counter the effects of the damage done to our environment. Without any consideration for their fellow human beings, these people gratuitously accumulated extravagant wealth — much of it coming from

their heinous *ribā* practices — destroying in the process the purity of our oceans and seas, and our fresh-water lakes and rivers.

Since the industrial revolution that catapulted *ribā*-practicing businessmen into becoming the instruments of Shayṭān, human beings and human society have been subordinated to technological considerations.¹⁹⁵ Priority has been given to improving the functions of machines but not to improving the performance of man. Disease, starvation, flood, and drought have been concentrated in the impoverished parts of the world. Who can say that today there is less disease, starvation, floods, and droughts in Africa, Asia, and Latin America than there was before this Euro-American industrial revolution impacted these areas?

Colossal strides in science and industrial technology on *ribā* terms have inundated the world with a new range of catastrophes and crises: the pollution of land, sea, and air; the appalling long-term effects of insufficiently tested medicines; ecological crises caused by the indiscriminate use of certain pesticides and industrial solvents; poisonous industrial discharge on a massive scale; horrifying chemical explosions; and alarming levels of radiation. These are a few of the new problems that come with placing money before man and “*ribā*-divines” before Allah (ﷻ).

In the world of Euro-American *ribā* civilization, what is the nature of society? Are there calm individuals, comfortable families, and composed societies? On the contrary, *ribā* principles have begotten neurotic individuals, disintegrating families, and unstable societies. The materialism and technological prosperity, which are the watershed achievements of this Euro-American *ribā* lifestyle, have not relieved man of stress, depression, and uncertainty. Rather, the bottom-line human being is just about as miserable and pitiful as a human can get.

A Qur’anic human being looks around in this wretched society of the West and finds that there are many human junkies who are waiting by the hour for their weekend, so that they can “go out,” party, and have a “good time.” Depression, a feeling of overwhelming sadness, is claiming more and more victims. Beyond the experience of sadness after a loss, clinical depression is prolonged and

disproportionate to its cause. Possible manifestations include an inability to feel pleasure, loss of appetite, weight loss or weight gain, excessive guilt, diminished ability to concentrate, a sense of hopelessness, lethargy, insomnia, suicidal thoughts, and persistent headaches. In this mad materialistic *ribā-induced* culture, chronic and severe depression can lead to psychosis and suicide. Depression has become a serious health problem; an estimated 5% of Americans are severely depressed.

Making money, *ribā-style*, has produced a generation that is crazy about styles, fashions, models, and whatever is “in vogue.” Teenagers, in the absence of scriptural role models and direction from heaven, have become hypnotized by the latest fashion show and what a particular celebrity wore to the latest party or awards ceremony. Many an individual in this *ribā-possessed* Western society finds satisfaction in deviant human behavior. Homosexuality, pedophilia, transvestism, and sadomasochism are only a few of the sexual perversions that have become common, even acceptable, and are often assisted by the fact that some sectors of this wholly amoral society profit from them.¹⁹⁶

It is inevitable that the citizens and constituents, the *ribā* slaves and tax payers, and the voters and consumers in this materialistic society seek escapist alternatives to the unpleasant realities of living in a society built for the profit of a tiny class of usurious profiteers. They want to escape the harsh realities of a 9am–5pm work day that offers minimal salaries and few other rewards, while creating ever-increasing wealth for their unknown bosses. They want out, and if they cannot find any way out in the real world, they look for it in their dreams, their fantasies, and their imaginations. They even try to run away from their own selves, because these selves are beholden and bound by the *ribā* game. Humans who do not have their roots in scripture and their ambitions in heaven are bound to end up seeking some kind of relief from the usurious gods who are busy lording over the wretched of the earth. Some even conclude that the only way out is to take their own lives.

Today’s business executive who seems to have nothing to do with this “mess” is the modern and sophisticated variant of the

money traders, money merchants, and money exchangers of ancient times, who also practiced less complex forms of *ribā*. Today's economic systems have evolved from those ancient transactions, and for many generations there seemed to be no need to scrutinize them separately. In terms of academic work and theory, economics was just a subdivision of the disciplines of law, philosophy, or politics.

Only in the 18th century, after Islamic civilization left its impact on Europe, did thinkers start to consider economics as a separate system of ideas. In 1758, Francois Quesnay (1694–1774), leader of the Physiocrats — a group of French philosophers who were the first to call themselves *economists* — published his pioneering work *Tableaux Economiques*.¹⁹⁷ In it, he argued that land is the source of all wealth, and that therefore agriculture, fishing, and mining are the only productive occupations. Manufacturing, according to the Physiocrats, does not create wealth; it merely transforms or redistributes the output of the productive class.

This elementary economic theory was taken up by Adam Smith, the Scotsman often called the “father of economics.” In *An Inquiry into the Nature and Causes of the Wealth of Nations* (1776) — one of the most influential books in the West — Smith gave a coherent explanation of the way economic systems are thought to work, laying the foundations for what became known as “classical economics.” Smith disagreed with the Physiocratic view that wealth lies in the land and can never be created. He declared that it is labor that creates wealth, and that the value of a product is largely determined by the amount of work put into it.

But labor is not an effort in a vacuum. Labor involves human contact, human cooperation, human relations, and human coordination. However the jungle approach to labor, as expounded by these capitalist theorists, eliminated any integration or expression of the moral element of labor. These economists did not speak or write about moral labor, or ethical production. And why should they? Their concern, like those of virtually everybody else, was on making money and increasing profits. So, for example, they said that a lumberjack adds value to trees by felling and sawing them;

the carpenter buys the wood and resells it at a higher price, adding value by crafting it into furniture.

Smith's model of a free-enterprise economy is often summarized in a familiar phrase coined by the Physiocrats: *laissez faire*, French for "leave [merchants] to do [as they please]." This phrase has become the touchstone of modern, free-market economics. In all this talk about the virtues of market forces and mechanisms, however, no one was remembering Allah's (ﷻ) admonition: *ribā* is behind all this fantasy world of wishing for unbounded wealth. Laissez-faire capitalism, with its accelerated technical and economic development, funded the industrial revolution that began in Britain in the second half of the 18th century. The traditional agrarian economy was replaced by one emphasizing machinery and manufacturing, made possible through *ribā* priorities that prompted advances such as the steam engine. This transferred the balance of political power from the slower-paced and less *ribā*-possessed landowners to the quintessential *ribā*-minded industrial capitalists. Along this *ribā* course of modernity came the urban working class. From 1830 to the early 20th century, this *ribā* revolution spread throughout Europe and the US, and to Japan and the various colonial territories, where cheap labor became another contributor to this satanic obsession.

Adam Smith, in the best tradition of *ribā*, argued for a free-enterprise, competitive market economy, with as little government interference as possible. Left alone, he said, a "natural" economic order always asserts itself to ensure the efficient allocation of resources. He went on to say, in effect, that every individual will act in order to make a profit, mainly by producing goods that other people want to buy. Greed or pushing up prices, he said, merely stimulates competition, inspiring others to enter the market with cheaper goods, leading to a natural redistribution of wealth. And although Smith deplored monopolies, cartels, import tariffs, and other ways of distorting or preventing the operation of the free market, he was trapped by his own logic. On one hand he wanted a free market but on the other hand he did not want this "freedom" in the market to evolve into some powerful fraternity's exclusive control

or possession of commodities, products, and resources, which in less than two centuries they have become.

What is more, the theory continues, when each individual is left to act in his or her own interest, he or she ends up helping everybody else. That is like saying, “Let the thief steal the farm and he will help the haymaker!” Smith’s rationale is that small increases in individual wealth add up to a general increase in the wealth of the community; or, as he put it, every man is led by “an invisible hand” to promote an end that is not part of his intention. It is quite striking that Smith uses the phrase *invisible hand* and that Allah (ﷻ) uses the phrase **“the touch of Satan.”** It is also interesting to note how Allah (ﷻ) goes directly to the problem: *ribā*. Smith and his kind, on the other hand, try to avoid this issue as much as possible.

Smith’s version of an economic order has brought forth the rampant capitalism of today’s ill-proportioned and asymmetric world. Centuries of institutionalizing *ribā* economies and disestablishing *ṣadaqah* have given birth to a world of double-talk: *ribā* has become “interest” and *ṣadaqah* has become a tip or even a *bakhshish*. The capitalist creature born in the jungle of hard-hitting and high-pressure freedom has been let loose on the world.

Muslims, beware! Your economic absence from the market for the past few centuries has made it possible for the world to teeter today on the abyss of financial catastrophe. Humanity is being coached by *ribā-loving* masters who have come up with capitalism, central banking, Marxism, totalitarianism, urbanization, market forces, mass production, macroeconomics, trade cycles, econometrics, monetarism, global economics, socialism, post-industrial society, affluent society, consumerism, and other theories and practices, which have only created new problems and exacerbated others in ways that tolerate no partial solutions. None of these economic approaches is meant to serve the well-being of man, or to secure his standard of living, or to guarantee a source of livelihood for all. They were all meant to increase the margin of profits for the few on the top and to increase the burden of debt on the many at the bottom. And if that means ruining hundreds of millions of people, redrawing the world’s map, dislocating populations, and provoking

all-out wars, so be it. These are the effects of those who are under the spell of Satan. For Allah (ﷻ) has spoken the truth, with all the justice therein, when He says, **“Those who satiate themselves with usury take up a position similar to those who are under the spell of Satan.”**

This satanic spell includes the World Bank, which was founded in 1945 for the ostensible purpose of helping to finance reconstruction after World War II. One cannot disagree with the stated objective; and the wording is deliberately phrased in a way that is acceptable to the average person. The masters of the system will not openly proclaim that the World Bank uses money borrowed on the international market with the mechanism of *ribā* to foster debt profiles for “development projects” in the poorest countries of the world.

The International Monetary Fund (IMF), a sister institution of the World Bank, lends money on the basis of *ribā* to “help” solve short-term national balance-of-payments difficulties, especially in those countries that have resources to be stolen, budgets to be raped, and cheap labor to be exploited. These countries are painted into corners and in effect coerced to borrow money on terms that are virtually impossible to meet, thus permanently overburdened with ever-increasing debt and dependency. All this is done, of course, in the name of “restructuring weak national economies.” The sweet words of Satan always conceal his venom and malice.

The Organization for Economic Cooperation and Development (OECD) is an intergovernmental organization made up of the world’s most advanced *ribā-lending* structures.¹⁹⁸ Members of the OECD seek ways to work together in harassing and persecuting the poverty-stricken and barely surviving countries of the world. The Organization of Petroleum Exporting Countries (OPEC) is a committee of major oil-producing countries; it is used to set prices and production levels to suit the usurious industrial nations that are vulnerable to variations in the price of oil — such as any suggestion that petroleum should be priced at its true value. The Group of Eight (G8) comprises the world’s most advanced industrial countries: Canada, France, Germany, Italy, Japan, Russia, the United Kingdom, and the United States. This is a cartel of *ribā-centered*

industrialized countries whose ministers and heads of state meet regularly to make sure that the international *ribā* system continues to work without interruptions or surprises. If the potential for Islam to challenge this system is not permanently on their agenda, it can only be because the Islamic movement has not asserted the Qur’anic condemnation of *ribā* as forcefully as it needs to be.

During the days of Allah’s Messenger (ﷺ), the *pro-ribā* elitists expressed opposition to any regulations that sought to outlaw *ribā*. They said there is no justification for banning *ribā* while legitimizing trade, **“For they say, ‘Buying and selling is like *ribā*’ — the while Allah has made buying and selling lawful and *ribā* unlawful” (2:275).**

The argument of these influential *ribā* elitists centered around a superficial similarity that links *ribā* with trade: that they both generate gains and profits. This is sophistry designed to mislead people. The fact is that trade is a commercial activity that is subject to “gains and losses.” Trade is coupled with a person’s talent, skill, experience, and the circumstances surrounding the transaction, all of which affect the final deal. But *ribā* is no such thing; it is a fixed and guaranteed “profit” that goes along with repaying borrowed loans. This is the main difference between the two, and it is what makes buying and selling *ḥalāl*, and *ribā* or usury *ḥarām*.

Every cash advance, credit, investment fund, loan, or temporary provision of money that stipulates a secure and guaranteed return exceeding the original borrowed amount is tantamount to a *ribā* arrangement, and is *ḥarām*. Such mechanisms should be banned from all commercial and fiscal agreements and arrangements. **“Allah has made buying and selling legal, and [He] made *ribā* illegal.”** Any way one looks at it, free and fair trade is beneficial, while *ribā* is harmful. The way Allah (ﷻ) dealt with the preponderance of *ribā* in society remains a start-up procedure for all Muslims looking to reconstruct an equitable economy that is part of a more representative body politic.

“Henceforth, whoever becomes aware of his Sustainer’s warning, and thereupon refrains [from usury], may keep his past gains, and it will be for Allah to judge him.” This *āyah* makes

clear that no retroactive payments are required. Whoever may have made money through *ribā* up to this time is not expected to give away all his money, and to start from scratch. He is, however, expected to abstain immediately from all such illegal *ribā* dealings. As for that tainted financial past, it is Allah (ﷻ) who will determine the consequences. This means that the past *ribā* is in Allah's (ﷻ) balance. It is left to Allah's (ﷻ) will and mercy. This is a therapeutic way to have such characters break from the evil of *ribā* and become endeared to Allah (ﷻ). **“But as for those who return [to *ribā*], they are destined for the fire.”**

The Qur'an is forward-looking. It counsels people to quit and discontinue the shameful practice of usury. And if they do not renounce and cease this *ribā* activity they will go to an enduring fire, not because they made a little bit of extra money, but because their *ribā* dealings led to the kind of generational oppression and class inequality that could only be reversed by wars of liberation, consuming countless lives and resources. If they really want to make more money, if what concerns them is wealth and fortune, then they should be giving *ṣadaqah*, for the return on investment with Allah (ﷻ) is greater than any on earth. For those who turn down this offer from Allah (ﷻ) is a warning,

Allah terminates usurious gains and He multiplies *ṣadaqah* with manifold increase. And Allah does not love anyone who is stubbornly ungrateful and persists in his sinful methods (2:276).

Once again this is a reference to individuals and societies that are up to their necks in usury. A prime example of this is the United States. With all the affluence and wealth in its *ribā* banks, and the opportunities they seemingly offer, in reality American culture has become a cesspit of social problems, immorality, and crime. To paraphrase, “It’s not the economy, stupid; it’s the culture.” America is a country of spiritual famine in the land of plenty. America has more wealth, health, comfort, and “freedom” than ever, but it also ranks highest among modern societies for isolation, social alien-

ation, and familial dysfunction. Americans now have air-conditioning, which was not widely available in the 1960s; Americans are living longer, and they say they have more liberty. But Americans are also considerably more likely to be clinically depressed. American *ribā* culture has made the media coarser, the sexual fixations more public and more intense, its materialistic excesses more widespread, and its individualism unmatched throughout the world.

Poverty, racial tension, and drugs are sapping the potential of the new generation. These vices are unmistakably the hallmarks of a society that has shed its moral character and has descended to the level of a materialistic, *ribā-driven* rat race in which the vast majority of people are bound to be losers. In this society without morals, one vice leads to another; for example teen pregnancies often begin when judgment is impaired by alcohol. The underlying philosophy is: if you are free and unrestrained in making as much tainted money as you want, you are also free and unrestrained to seek as much sensual pleasure as you want, regardless of the consequences for yourself and others around you. Since the “sexual revolution” in the 1960s, America has experienced a rage of social hormones, and the parallel decline of what used to be regarded as a bond between husband and wife. America is the archetypal example of the fact that wealth does not guarantee well-being. The growing gap between rich and poor is destroying American society and culture. Parallel to America’s bouts with economic recessions are America’s bouts with social recession, in which decency and community cooperation have broken down even further.

Money may, in some circumstances of poverty and need, be a catalyst to happiness. This is the money of *ṣadaqah*. But endless wealth and fantastic incomes may be catalysts for new types of discontent. Western materialistic society is trapping itself. First it muzzled its faith, then it dismissed its friends, and now it has limited its funds to its upper class, and as a result of all this it no longer knows how to be genuinely happy.

Why the super-rich and the *ribā* business tycoons, with all their disproportionate wealth, prefer to remain away from the public eye

is understandable. There is always a deeply embedded tension, fueled by envy and resentment on the one hand, and guilt and fear on the other, between people who have and people who do not. When their eyes meet, the nonverbal communication is deafening. So, to avoid feeling any pangs of conscience, the *ribā* types simply disappear and remain, by and large, anonymous. But why do neighbors billions of dollars down the totem pole, sharing a struggle for survival, not know each other? This common ignorance extends the life of those usurious dealers who dread the eventuality of being discovered by the poor, and of them turning their attention in unison to the *ribā* lords' billions. **“And Allah does not love anyone who is stubbornly ungrateful and persists in his sinful ways.”**

People ask Muslims, “What do you want?” These *āyāt* are an important partial answer to that question. Muslims want a greed-free psychology, a usury-free society, and a *ribā-free* world. The way to achieve this is not by blowing up banks, detestable though they are. The first step is for Muslims to point out the evils of usury; then they must identify usurious bankers and businessmen, and finally they must win over the minds and hearts of the public who are being fleeced and robbed by the prevailing usurious system. This might begin to happen when the respected Muslim scholars replace lectures on irrelevant, peripheral issues with principled attacks against the shameful systems and institutions dominating their societies. Only when a maximum of 10% of *khuṭbāhs* discuss private issues such as how Muslims should dress and perform their personal religious rituals, and the rest address collective social issues such as the cruel, exploitative *ribā-based* systems imposed on their societies, will the Muslims be able to make the necessary transformational changes for a more stable and secure world.

The Islamic Alternative to *Ribā-Based* Cultures

Standing against the *ribā-ridden* social order that shapes the Western-dominated world today, is the Islamic society, culture, and civilization of *ṣalāh*, *zakāh*, and *ṣadaqāh*. It is the society that stands for extending moral character into all financial affairs,

Indeed, those who are faithfully secure in their commitment [to Allah] and demonstrate their virtue [by deed], and have made *ṣalāh* the standard [of life], and [institutionalized] the dispersion of growing wealth [*zakāh*], they shall have their reward with their Sustainer, and no fear need they have, and neither shall they grieve (2:277).

In this thought-provoking *āyah*, Allah (ﷻ) is speaking to the self-privileged segment of people in society who are defined by their inviolable commitment to Allah (ﷻ) and their commitment to good works in Allah's (ﷻ) cause. These are the types who qualify to reorient society, its norms, and its priorities because they are able to make the effects of *ṣalāh* felt in public life. *Ṣalāh* is no longer a private issue, whose meanings are whispered or softly spoken in a corner of some *masjid*; instead, the meanings of *ṣalāh*, reflected in the character qualities of *al-ladhīna āmanū*, come to the fore, granting the substance of *ṣalāh* a public understanding and turning it into a determinant of public opinion in an Islamic society. That is why Allah (ﷻ) frequently speaks of *ṣalāh* becoming an anchor of the community. The task facing these committed and active Muslims is to actually realize the values expressed in *ṣalāh*, and ensure the implementation of the principles of the *āyāt*, which Muslims repeatedly vocalize during *ṣalāh*. Without this societal element, the *ṣalāh* amounts to nothing more than a personal ritual.

So often in the Qur'an, the reference to *ṣalāh* is linked with a reference to *zakāh*; and *zakāh* too is not meant in the limited, personal meaning to which many Muslims today confine it. Thus it is not simply an act of charity to be performed by individual Muslims as and when they consider appropriate. *Ātawu al-zakāh* indicates that Muslims are required to institutionalize the circulation and redistribution of their surplus wealth and assets. Of course this needs the right attitude, a sense of altruistic commitment, but it also requires the establishment of a consistent and systematic institutional framework to realize the full meaning and intent of *zakāh*. Only thus can *zakāh* fulfill its role as the Islamic value system that

will replace the monopolistic, materialistic, and selfish system of the *ribā*-based capitalist elites. In this new Islamic society *ribā* will not exist, indeed will not be required because people will genuinely care for each other. It is clear, however, in light of this *āyah*, that the true meaning and purposes of *zakāh* are no longer to be found among Muslims today. Of course, there are those who religiously pay one-fortieth (2.5%) of their savings for good causes, and feel assured that they have fulfilled the *zakāh* requirement of Islam. They have not. At a purely personal level they may have satisfied their consciences, and demonstrated their willingness to make the material sacrifices demanded by *zakāh*, but they have not institutionalized the circulation of resources that is essential if *zakāh* is to be a permanent and palpable feature of Islamic social and economic order.

The reality, therefore, is that both *ṣalāh* and *zakāh* have become disestablished and deinstitutionalized. Juxtaposed with this is the fact that liberalism and *ribā* occupy the positions that *ṣalāh* and *zakāh* are supposed to occupy. This is equally true in countries where *ṣalāh* and *zakāh* once existed as they were meant to, and in societies where *ṣalāh* and *zakāh* were never the norms.

Our current Muslim generation has inherited this mess. What is worse, our generation no longer has a sense of society the way it ought to be, and is, by and large, perfectly happy with the partial understandings of *ṣalāh* and *zakāh* as being personal acts of piety and charity, without any well-established and regulated impact on social realities. While Muslims may believe they fulfill the meanings of this *āyah*, the facts of the societies in which they live prove otherwise. Muslims go through the motions of *ṣalāh*, but their *ṣalāh* makes no difference to their lives and the societies in which they live. They continue to be shaped by forces incompatible to the principles they voice in their *ṣalāh*. Similarly, there are Muslims who delude themselves into thinking they have fulfilled the obligation of *zakāh* even though the whole economic and financial systems around them are *ribā*-centered and *ribā*-defined. People who are in need of money may obtain some or all of the money they need, but only after signing on to an agreement that binds them into a *ribā* relationship. People in *ribā* society cannot feel secure. Those

who have extra money invest in *ribā* holdings or yields. They contribute to the problem and not to the solution. Even many enterprises, franchises, and commercial activities cannot get off the ground because of *ribā* loans or *ribā* commitments of one sort or another. This *ribā* financial cycle, which polarizes and pits the rich against the poor, is so prevalent that not even the Muslims who are reading this Qur'an are able to break loose of it, and implement an alternative financial system that is independent of the globalized *ribā* around today. Indeed, some of these Muslims are so deeply mired in this *ribā* culture that they accuse those who reject *ribā* and try to obey the Qur'anic *āyāt* on this issue as being old-fashioned, out-of-date, or anti-modern.

Accurate figures are hard to come by, but it is not unlikely that the petroleum-exporting countries in predominantly Muslim lands have around one trillion dollars deposited in *ribā* financial interests (banks, stock exchanges, broker trading in shares or bonds, “insurance interests,” etc.). If they were to discipline themselves as required by this *āyah*, and institutionalize the dispersion of this wealth, *yu'tūna al-zakāh*, this would mean at least \$25 billion a year would go to people in need. And this amount is speaking only of assets that incur a 2.5% *zakāh* payment. But then what about the agricultural and natural resources that incur remittances of 5%, 10%, or even 20%? If these are added, the original \$25 billion could grow up to tenfold, in which case a minimum of \$250 billion of Muslim wealth could be circulated every year for the benefit of the most needy in society.

In other words, if this *āyah* was understood and followed as it should be, there would today be \$250 billion each year coming out of the coffers of the well-to-do and going directly to those in need. In strictly financial terms, Muslims are about \$250 billion in deficit each year toward those who are needy, or are around \$250 billion short of living up to the standards of this and other similar *āyāt* in the Qur'an. In the lifetime of the average generation, the shortfall reaches into the tens of trillions of dollars. There is enough money here to put an end to poverty if it was properly used. But not only are Muslim Qārūns — contemporary Rockefellers — withholding

their wealth from others who are poor, they are placing this wealth in the *ribā* financial institutions of *kāfirs* and enemies of Islam, where it is used against the interests of both Muslims and the oppressed and deprived of the world. And yet many of these Muslim *Qārūns* come across as being “God-fearing” Muslims by going through the motions of *ṣalāh*, appearing to be generous benefactors of Islamic institutions, and otherwise maintaining the image of a traditional, cultural, pious Muslim.

It is not an exaggeration to say that the *zakāh* Muslims should pay each year would be enough to pay off all the debts of the poor Muslims, which is a legitimate use of *zakāh* monies. But the lack of *zakāh* as an individual discipline, as a social norm, as well as its absence as a collective community responsibility with an established institution, has rendered the world’s Muslims totally unable to take care of their own. Thus they have become easy prey for exploitation by the *ribā* sharks of the dominant West.

What is required for those who are faithfully committed to Allah (ﷻ), those who do what is right and good, those who are able to make the *ṣalāh* the standard of life, and those who can restore *zakāh* to its proper role in society, is to eliminate the *ribā* system from Muslim societies and to evict the *ribā* executives from their offices of exploitation. This is the only thing that can free the majority of people in the world from their “irreversible” debts, liabilities, arrears, insolvencies, bankruptcies, and moratoriums under which they live a life dominated not by what they owe to Allah (ﷻ), but by their debts to money-deities. If this can be done, then those Muslims who establish it, **“...shall have their reward with their Sustainer, and no fear need they have, and neither shall they grieve.”**

The genuine love and brotherly care that motivates these groundbreaking Muslims should be protected by acquired power on the level of social organization. If there is no power in this formula then genuine love and brotherly care will remain “hopes and wishes” for the poor and the oppressed. And Islamic duty must not dissipate into hopes and wishes. The Prophet (ﷺ) understood this, which is why he accepted a position of power and responsibility in

Madinah. It is when Muslims obtain power that the threatened interests of the *jāhili* status quo become determined to inflict harm upon this new Islamic reality. They want the Muslims to fear an uncertain future and to feel sorrow for a nostalgic past without turning those feelings into action. These *ribā* antagonists are preempted by Allah's (ﷻ) advice to the emotionally rich Muslims who now know that they also have to be at the helm of their own affairs, “...they [these pioneering Muslims] shall have their compensation with their Sustainer, and no fear need they have, and neither shall they feel sorry.”

These words from heaven are meant to spare men hell on earth. Everyone who is reading this Qur'an is expected to know what he is reading. In these *āyāt*, Allah (ﷻ) wants enslaved men to understand that *ribā* is offensive, not only in a moral sense, but in the sense of being an act of aggression, enmity, and war. Should men wait until this war breaks out to discover what Allah (ﷻ) is telling them here, or should they heed His words, take preemptive measures, and spare themselves a war that Allah (ﷻ) Himself will declare against the *ribā*-promoters on earth?

Allah (ﷻ) Declares War on Usurers and Their Pundits

O you who are faithfully secure in your commitment [to Allah]! Remain on guard in relation to Allah's [power], and give up all outstanding gains from usury, if you are [indeed] committed [to Allah]; for if you do not, then know that you are at war with Allah and His Apostle. But if you repent, then you shall be entitled to [the return of] your principal; you will do no wrong, and neither will you be wronged (2:278–279).

People, even if they are otherwise steeped in their duties to Allah (ﷻ), may fall under the spell of worldly powers. When these worldly powers, such as the *ignocracy* of Arabia then and the *usurocracy* of globalization now, flex their muscles some Muslims are either

impressed, intimidated, or otherwise influenced by the powers that be. From the windfall profiteers in Arabia to the capitalist elites in America, there is something artificially awe-inspiring about them, and Allah (ﷻ) knows this. He knows that those who are listening closely to Allah (ﷻ) are, by and large, vulnerable, weak, and exposed. So He warns them to take on the super-rich, with their super-markets and super-powers, **“...remain alert to the possible danger that comes from Allah’s power.”**

When people take on the *ribā* class they are opposing the whole military and political structure that protects these money manufacturers. This is the most appropriate time to remind the poor “underclass” to be conscious and perceptive of Allah’s (ﷻ) power. What is the task that brings into sharp focus this issue of power? For he who is genuinely and actively committed to Allah (ﷻ), it is to **“...give up all outstanding gains from usury.”** That is the bottom line. The profits, gains, and dividends that accrue from usury have to be terminated. This is indeed a hard task because a *ribā* big-wig, who is making millions of dollars a year in usury alone and hoarding it in secret, will not bow in a servile manner to this advice from heaven. In all probability he will mobilize all his resources to protect and extend his lucrative financial empire, to the extent of using military force if necessary and possible. This is how much of the West’s foreign policy today can be explained. But of course these elites stay behind the scenes, employing political frontmen to argue that these wars for *ribā* are in fact to “protect freedom and enhance democracy.” The legitimizing rhetoric used by United States government officials, who are elected to protect and preserve the *ribā* way of life when they send their military into the four corners of the earth, is familiar, even ubiquitous. But few doubt that their actions have more to do with expanding their profits than anything altruistic.

The words of the Qur’an are inviting these *ribā* souls to do what is right and be received by Allah (ﷻ). In doing that the *āyāt* tell them to let bygones be bygones. There will be no confiscation of their wealth and property because of their past *ribā* history. It is declared that *ribā* is no longer an acceptable practice, and that from

now on they shall be given the right to choose between two monetary paradigms: *ribā* or *zakāh*. Whatever *ribā* activities they were involved in are referred to Allah (ﷻ). But now that Allah's (ﷻ) Shari'ah has become the law of the land they should desist from *ribā* dealings altogether. There is no need, at this time of constructing an Islamic social and political reality, as well as personal and psychological realities, to dig up the tainted past. And insofar as Muslims are public about promoting a just and equitable social order, how can a fair-minded Islamic executive authority tell a usury big-shot that he has to account for his *ribā* transactions in a court of law when the *anti-ribā* laws were not on the books yet? Indeed Islam is not about making a little bit of money while at the same time sacrificing social cohesion and harmony between the rich and the poor. Islam and its sincere disciples are not in the business of taking revenge and reacting to the past, as much as they are interested in wiping the slate clean, cooperating with like-minded people, and looking toward a better future.

It is important to note that a commitment to Allah (ﷻ) (*īmān*) is contingent upon forgoing all *ribā* affairs. This means that a commitment to Allah (ﷻ) is not real unless it can produce results. In this context the concrete results should be the cessation of all *ribā* revenues and yields. And there should be no power that interferes with this *īmān-in-action* because Allah (ﷻ) has invoked His power, **"...remain vigilant concerning Allah's power."** This eradication of *ribā* is not a governmental piece of legislation; it is advice and guidance from Allah (ﷻ). And the payoff is overwhelming, **"...they shall have their recompense with their Sustainer, they will not fear and they will not grieve."**

But what if everyone who is reading and listening to Allah (ﷻ) is short on doing what has to be done? What if they fail to put a conclusive end to *ribā*? Then Allah (ﷻ) tells them what will happen, **"Know that you are at war with Allah and His Apostle."** What could possibly be worse than being told that your action put you in a position of enmity with Allah (ﷻ) and His Prophet (ﷺ)? No Muslim can possibly countenance such a thing, and the only way out of it is to put an end to *ribā*. People have no choice in this

matter: either they continue to have *ribā* involvements and place themselves in a war with Allah (ﷻ), or they cease *ribā* undertakings and establish their peace with Allah (ﷻ).

Some of the information about this *āyah* indicates that when it was revealed — and it was one of the last *āyāt* to be revealed — the Prophet (ﷺ) instructed his governor in Makkah to wage war against the constituents of al-Mughīrah if they did not desist and refrain from their *ribā* dealings. He also declared in his opening address to the people of Makkah, on the day it was liberated, that he was invalidating all prior *jāhili ribā* transactions, and that he would begin with his uncle al-‘Abbās. He thus wrote off all the debt many people owed, even after they became Muslims.

The Islamic order as supervised by the Prophet (ﷺ) was being built in stages. The ideological fervor of the few who endured the harshest challenges gave way to a political consolidation of allegiance between the Makkan exiles and their Madinan supporters. This translated into a military power base in Madinah that made it possible for Islamic ethics to be established as law. Once this was done the Muslims were able to turn their moral and military powers together against the greedy *ribā* tycoons. In his speech to the people of Makkah, who had resisted the Prophet (ﷺ) for over two decades, on that day of liberation, he said, “*All the usury of jāhiliyah is unloaded down below my two feet. The first to be unloaded by me is the usury of al-‘Abbās.*”¹⁹⁹ He did not order any of this *jāhili ribā* to be paid back.

The responsibility of an Islamic leader is to ensure that his society progresses in such a way as to render, in the near future, any usurious activities illegal and punishable. No one should be fooled by usurious bankers hiding behind beards or attending congregational meetings, or by going to Makkah and Madinah more frequently than other Muslims. Recall that Abū Bakr declared war on Muslims who were apparently doing everything right, except that they did not want to be part of a financial discipline that would translate into regular *zakāh* disbursements. It is clear that Muslims who want to relieve themselves of their financial obligations have taken their first step out of an Islamic cooperative order. Withholding money is equivalent to withholding fraternal caring

and love; at which point the whole Islamic order begins to unravel. The test of the Islamic quality of society is in the presence or absence of systemic financial mechanisms enabling the rich to give regularly to the poor.

And when Allah (ﷻ) wages war on a society it does not mean that this war will be a military war. This war will target the social and economic fabric of the usurious society. It will erode nerves and wear away hearts. It will decrease the *barakah* to such an extent that, despite all possessions, they will feel they cannot have enough. Happiness and other emotions experienced when in a state of well-being will come under neurotic siege. Usurious societies will come into conflict with other usurious societies. Quarrels, discord, dissension, and self-centered struggles will ensue. Class-consciousness will prevail. Fear and uncertainty will be widespread. All this will eventually lead to military hostilities and turf wars. Big business will begin to gobble up small businesses. Some corporations will merge with others.

But the cadence will be one: the world, because it is shaped by these usury lords, shall become their plantation. And wars are a means toward that end. Companies and industries are tools that serve this *ribā* globalization process. Governments and populations are used and discarded as the occasion warrants. It is only when the usury kings seek the spoils that the great mass of people suffer wars and destruction. In this type of world, characterized by mad *ribā* quests, all moral values and scriptural references become irrelevant. Human lust and self-gratification become the norm. Humanity is eaten away from the inside before it is torpedoed from the outside. And all the while the usury masters are making more and more profits.

Almost 150 million people have died in major wars around the world since the money-changers in al-Quds (Jerusalem) were not denied their illegitimate usurious profits and gains, at the time of the persecution of Jesus (ﷺ). And more than 100 million of those deaths occurred in the past century after the international banking system managed to whip up the First World War (1914–1918) and end the last vestiges of the Islamic political sys-

tem, represented by the Ottoman State. Even taking into account the huge population growth in this past century, war deaths have been calculated to have jumped from 3.2 deaths per 1,000 population, at the beginning of usurious Europe's clashes with the Ottoman State, to 44.4 per thousand in the last century.

From the time of 'Īsá (ﷺ) to the time Islam entered Constantinople (Istanbul) there were about 3.7 million deaths due to war. In the century after that, the 16th, there were 1.6 million deaths, and in the 17th century there were 6 million war deaths. In the 18th century alone the war fatalities reached 7 million, then jumped to 19.4 million in the 19th century, and then they skyrocketed to 111 million in the 20th century.²⁰⁰ And if the occupation and extermination by the European colonial powers, and lately their American heir, of the native populations of Africa, the Americas, the Middle East, and Asia are included, the death toll over the past 400 years could well exceed 360 million.

Taking a closer look at these wars while keeping an eye on the countries where *ribā* began to flourish at the same time these wars were claiming more and more casualties, consider the following death tolls,

1. Peasants' War, Germany (1524–1525), 175,000;
2. Dutch Independence War (1568–1609), 177,000;
3. The Thirty-Years' War, Europe (1618–1648), 4 million;
4. The War of Spanish Succession (1701–1714), 1.25 million;
5. The Seven Year War, Europe (1756–1763), 1.36 million;
6. The French Revolutionary and Napoleonic Wars, Europe (1792–1815), 4.90 million;
7. The Crimean War (1854–1856), 772,000;
8. The US Civil War (1861–1865), 1.1 million;
9. The Franco-Prussian War (1870–1871), 250,000;
10. The Spanish-American War (1898), 200,000;
11. World War I (1914–1918), 26 million; and
12. World War II (1939–1945), 53.55 million.²⁰¹

In light of the information we have from both scripture and our own appraisal of the social and political life around, is it a coinci-

dence that this heavy toll of casualties comes from within societies that are plagued by usury? But then Allah (ﷻ) has declared war on the usury class that goes to war to exploit other continents and populations; in which case there can only be one winner.

“But if you [the usury class] repent, then you shall be entitled to [the return of] your principal; you will do no wrong, and neither will you be wronged.” Would anyone expect the usury-eaters to heed this advice? They will only come to terms with their excesses and mistakes when they know there is an Islamic power that will not compromise on this issue. That is what came to pass during the days of a *ribā-free* society when Allah’s Prophet (ﷺ) finally was able to abolish *ribā*. There may be no other time in history when the profiteering *ribā* merchants voluntarily gave up their scheming and moneymaking operations. The *āyāt* give these individuals the right to hold on to their capital, but not to use this capital in usurious ways.

They may, however, use their money in other profitable ways that do not burden people with their greed, and ways that do not secure a return on their money at the expense of those who are in need of it. They can lend their money to others on non-usurious terms mutually acceptable to both parties. Capital-intensive companies may also offer shares in the open market that will equally translate into common and mutual dispersion of gains and losses. Financial institutions may solicit money from anyone and then invest this money within fair and equitable market operations, provided that the revenues or losses are equally distributed to all who are involved in such ventures. The important stipulation is that no one should be guaranteed a fixed profit as this means that someone is being shielded from inherent transactional and investment risks. Some technical rules, which are currently beyond the scope of this work, may differentiate between *ribā* and service fees charged by certain financial institutions. Such technicalities will need to be worked out as a *ribā-free* system emerges and takes shape. Suffice it to say, categorically and emphatically, that the world today needs another economic and financial system, and that this new system has to be *ribā-free*.

How the Islamic Society Handles Personal Debt

Continuing this discussion of the nature and impact of usury, the moral instructions of the Qur'an proceed to advocate that a person who is experiencing difficulties because of the burden of debt, and the repayment of this debt, should not have that burden increased by the demand that he repay more than he borrowed. This is when morality counts. At this difficult moment in a person's life the moral quality of scriptural Muslims should present itself. If the moral standard of a Muslim lender does not permit him to write off some of this debt because of the adverse conditions that the borrower is in, then he should happily extend the time period to pay back his debt, and do so without demanding additional repayments for the concession.

If, however, [the debtor] is in difficult times, [grant him] a delay until a time of convenience; and it would be for your own good, if you but knew it, to remit [the whole debt] by way of generosity (2:280).

This demonstrates the difference between the two opposite psychologies: the psychology of *ribā* and the psychology of *zakāh* and *ṣadaqah*. In the former, a poor man who owes money is pounced on by the *ribā* establishment and its handlers to pay ever-increasing amounts to the extravagantly rich; and if he cannot, he is persecuted by the authorities rather than assisted by them. If the debtors are a population, a country, or a region of the world, and cannot maintain the extortionate repayments demanded of them, they are forced to transfer ownership or rights to whatever few resources they have to the transnational *ribā* corporations. The impact, immediate and long-term, on the poor and needy debtors is of no concern to the *ribā-minded*. In the psychology of *zakāh* and *ṣadaqah*, on the other hand, if the poor in debt are in difficulty, they are given ample time to try to pay, and the creditors are encouraged by Allah (ﷻ) to forgive the debts, “...and it would be for your own good, if you but knew it, to put off [the entire debt] by way of magnanimity.”

These words of Allah (ﷻ) Himself are routinely dismissed by *ribā* mountebanks who do not wish to see anything that would distract them from the ever-mounting profits and wealth. These compassionate, soothing words will never be acknowledged by hard core usury moguls. These words are meant for people of conscience, but the *ribā* rousers have long since parted from their conscience. They have become the predators of society, making as much money as they can out of other peoples' efforts, regardless of the misery and difficulties it causes. Many of the debtors are forced to borrow money out of need, necessity, want, and desperation. And the *ribā* beasts are there waiting to lend their money only to "credit-worthy," people who have the potential to make ever-mounting repayments for the rest of their lives. These *ribā* dealers roam the globe, raking in billions and trillions of dollars, pounds, or francs, without so much as a squeak of protest. They sit in their executive office suites on handmade furniture, legitimized by the "values" and institutions of economic theory, and protected by the political authorities, the courts, the judicial systems, and the law-enforcement agencies.

In many cases there are close relationships between these *ribā* moguls and state authorities, so state policies, particularly foreign, economic, and trade policy, are directly or indirectly formulated by the need to increase the opportunities and profits for these *ribā* elites. The entire institutional structures of these *ribā*-based societies serve to provide shelter for these human predators who feed off human misery and hardships. These are the true criminals, although they appear to be the epitome of respectability in their three-piece suits, polished shoes, and smiling faces. Synagogues accommodate them, churches welcome them, and *masjids* are oblivious to them. Allah (ﷻ) does not want this parasitic class of people to exist. He wants to replace them with people who will provide resources to those in need in an entirely different manner, with utterly different motivations.

In a moral society, a person who cannot pay back a debt does not become the target of the social order around him, as if he committed a crime. He borrowed some money for some good reason,

usually under pressure of need, and could not pay it back despite his best efforts; should this be sufficient to criminalize him? Why are there laws to incriminate people who with good intentions and despite the best efforts could not pay their debt back? And then where is the rest of society? When a person falls under the burden of debt, should not a community support network assist those in hardship and in need? Where are the synagogues, the churches, and the *masjids* at these critical times? Why can rabbis, priests, and imams not see beyond a person who is weighted down with debt, and identify the true criminals who treat such people with contempt?

This is a reflection of the moral quality of a society. What is a society worth when it cannot help one of its own who is going under? In a society where *ṣalāh* radiates with its meanings and standards and where *zakāh* causes money to circulate through prescribed channels, its members are supposed to be protected from being hunted by *ribā* pursuers. **“The *ṣadaqaḥs* given for the sake of Allah are [meant] only for the poor and the needy... and [for] those who are overburdened with debts...” (9:60).** These debts were spent on good causes, to support a family, to build a home or to buy one, etc. These are not debts that accumulate because of gambling or any other foul activity.

Then Allah (ﷻ) caps this lesson with another reminder of the accounting that awaits all human beings,

And be on your guard concerning the Day on which you shall be taken back to Allah, upon which every human being shall be repaid in full for what he has earned, and none shall be treated unjustly (2:281).

This Day means much to those who are attached to Allah (ﷻ). They live in constant awareness of that awesome Day to come. They take every measure possible to see that they will meet Allah (ﷻ) with a clear conscience, a tender heart, and a proven social record. This same Day means nothing to the moneymaking moguls of *ribā*. They do not even want to be reminded of such “nonsense.” They deal with this problem the same way they deal with every

other: with a budget, allocated to preoccupy everyone's attention with anything that will distract from this eventuality. On that Day everyone will realize that worldly profits were nothing, and the financial criminals will be held accountable for their scheming in this world. These sponsors of transnational *ribā* monopolies and investments will come face to face with the power of Allah (ﷻ) on that Day, “...when every human being shall be requited in full for what he has garnered, and none shall be done any wrong.” No accountant will be able to cook the books on that Day, no lawyers will find arcane and extraordinary legal justifications to justify the patently unjust. It is the individual's personal judge that always reminds him of Allah's (ﷻ) power presence; all he does in this world will be held accountable when Allah's (ﷻ) register is flung open on that Day of Return.

These *āyāt* are the final and conclusive guidelines from above on *ribā*. According to some sources, *āyah* 281 was the last *āyah* of the Qur'an to be revealed. Some say it was revealed nine days before the Prophet (ﷺ) died, others say it was revealed seven days before he died, and still others that it was three days before he died. Some even suggest it was just three hours before his death. Another narrative reports that it was in fact revealed 31 days before he died.²⁰² Such an inconsistency in the precise timing of an event is not unusual in the books of Hadith and Sirah, and is not of great concern. Whatever the exact truth, it is certainly the case that *āyāt* relating to this crucial issue were being revealed up to the last days of the Prophet's (ﷺ) life and mission.

Returning to the larger picture of *ribā* as it developed throughout 23 years of a momentous and expanding scriptural reality, it appears that *ribā* was, during the time the Qur'an was revealed, a well-established financial and social institution. And, in keeping with human nature, its vulnerabilities, and its potential, the Qur'anic instructions in weakening and countermanding this malicious *ribā* program took four incremental steps. The first was in Makkah, and the other three were in Madinah.

In Makkah, Allah (ﷻ) imparted the following *āyah*, “**And [remember], whatever you may give out in usury so that it might**

increase through [other] people's possessions will bring [you] no increase in the sight of Allah..." (30:39) This *āyah* is not an outright condemnation and prohibition of usury. However, it is implicitly critical of usury and falls only just short of condemning it and forbidding it. Then the *āyāt* revealed in Madinah address the "Jewish" practice of indulging in prohibited usury, and how these Jews disobeyed Allah (ﷻ),

So, then, for the wickedness committed by those who followed the Jewish faith, did We deny to them certain of the good things of life which [aforetime] had been allowed to them; and [We did this] for their having so often turned away from the path of Allah, and [for] their taking usury although it had been forbidden to them, and their wrongful devouring of other people's possessions. And for those from among them who [continue to] deny the truth We have readied grievous suffering (4:160–161).

This *āyah* put the Muslims on notice. From it and *āyah* 30:39, that *ribā* was being presented as a blameworthy and censurable activity was patently obvious. Still, however, there was no outright ban and the practice continued to persist in the shadows.

Then an *āyah* was sent down about compounded usury, a heinous practice of pre-Islamic societies, "O you who are confident in your commitment to Allah! Do not gorge yourselves on usury, multiplying and re-multiplying it..." (3:130). This *āyah* is a clear prohibition of continuously compounded usury, and taken in conjunction with the preceding two expressions of disapproval of usury, it became increasingly clear to the nascent Muslim community that *ribā* was to be avoided by any means if at all possible. Then, finally, came the definitive statement about the interdiction of usury from all financial activities as discussed in detail above, "O you who are committed to Allah! Remain on guard concerning Allah's [power], and give up all outstanding gains from usury, if you are [in fact] committed [to Allah]" (2:278).

This step-by-step approach to criminalizing usury has to be taken into consideration now that the living world is similar to the one that witnessed the first social transformation from a *ribā*-based economy to a *zakāh*-based economy. In the process of outlawing usury the Muslims were gaining power and building their own state. When they gained enough power and when they had enough of a state, they finally put an end to usury. But while they were building up to that “legal” eventuality, other moral and social instructions had to be pronounced so that, in the conscience and the mind of the Muslim public, usury would become morally distasteful. This is what distinguishes an Islamic political and social order: its government is an extension of its people’s individual and collective consciences. There are no laws in an Islamic state that do not fit the Islamic sense of right and wrong. So if present-day Muslims are to resuscitate this process as Rasūl-Allah (ﷺ) began it — and we have no other choice if he is, as we always say, our best example — they have to explain the hateful character of usury and its consequences. Muslim minds and hearts should understand what Allah (ﷻ) is explaining in this context. They must not simply read the Qur’an with their tongues, or its beautiful *āyāt*, without understanding its essential meanings. There has to be a stage-by-stage dismantling of *ribā* psychology, then *ribā* theories and education, then *ribā* promotions and ads, and then *ribā* in its last bastions, the banks and financial institutions, must be declared an illegal and illegitimate activity. Obviously, none of this can be done effectively without a power base, a government, and a popular opinion that will be solidly in support of the legal measures once they are enacted and implemented.

Here is a brief recapitulation of the damaging and offensive nature of *ribā*:

1. *Ribā* accustoms its practitioners to being parasites who live off the hard work of others. *Ribā* users rake in a fixed and guaranteed portion of the money that laboring people acquire as they use their time and talent in legitimate agricultural, industrial, and trading activities. *Ribā* leeches on the efforts of medical professionals, law specialists, engineers, skilled labor, and all

- the other committed and serious jobs people do. This effectively makes these *ribā* barons the parasites of society. *Ribā* is also a gain without a *value reciprocity*: when a capitalist takes usury he gives nothing in exchange for it.
2. *Ribā* generates envy and resentment in society's lower classes. It also contributes to class-consciousness and class-polarization. Animosity sets in and community consciousness, solidarity, and cooperation decline. In societies with advanced symptoms of *ribā* manipulation, people are judged only by their wealth rather than by other qualities. *Ribā* is a silent killer. It gradually puts people and moneys out of circulation. The underclasses become the financial slaves of the *ribā-consuming* elite class.
 3. *Ribā* breaks the human ties that bind people together. In a *ribā-maniac* society no one cares for the poor. The systematic and meaningful redistribution of wealth to ensure that those who are in need are provided for is not a feature of a society controlled by *ribā* operations.
 4. *Ribā* on the grand scale destroys human values and it brings forth acrid feelings that plague human inter-societal relations. On a personal level *ribā* devastates the individual and family as it leads them to bankruptcy and financial deprivation. The transfer of lands and businesses from hard-working farmers, traders, and small businessmen to the *ribā* class, because they are unable to meet the burden of *ribā* obligations on them, is a commonplace feature of modern economics. These assets are often then sold to other small entrepreneurs, who borrow money on a *ribā* basis to make the purchase, only for the same cycle to begin again.

Suffice it to say that usury (*ribā*) is illegal, period. We Muslims must begin to organize our social and political life in a direction that leads to terminating all *ribā* activities in our societies. This can only be achieved when Muslims acquire power, in the framework of an Islamic state whose policies and institutions reflect the consciences of the Muslim people.

But what happens, meanwhile, when a person obtains a loan and is unable to pay it back? The answer is definitely not to overcharge this debt-burdened person via *ribā* impositions by telling him he has more time to pay back his debt but will have to pay more money in exchange for more time. The solution here is to defer payment until such time as he is able to repay it. Along with this the lender is encouraged by Allah (ﷻ) to write off the debt. This is the practical and advantageous expression of brotherhood and social welfare,

If however, [the debtor] is in difficult financial circumstances, [grant him] a postponement until a time of relief; as this would be for your own good, if you but knew it, to put off [the debt entirely] by way of generosity (2:280).

This is a radical change from the materialistic society that has no mercy at all for people in debt. In *ribā* capitalism, if a person cannot repay his debt he goes under, he is socially ruined, and in some cases may even be imprisoned. But in an Islamic society, where brotherhood is a fact of life and not just some notion that is encountered once a week in a religious service, genuine care is expressed at such unsettling times. When a poor person cannot pay back his debt he is given a time extension so that he can bring his accounts back to balance, and the debt itself should be seriously considered for a write-off. This is the stark difference between a close-knit Islamic society, in which there are heartfelt and honorable feelings that flow across class lines and other partitions in society, and *ribā* societies, in which the rich people have no qualms about milking the poor person of his last dollar.

What human purpose is served in the capitalist society, where *ribā* is the financial backbone, to go after the small guy and force him to pay what he owes? Everyone knows that many of these small guys are unable to pay off their debts. Would it not cement a bond between the money-giver and the money-taker to have the debt, or at least some of it, cancelled? And if relief is not going to come from

the lender, there should be, in a truly Islamic society, channels of *zakāh* that may be used to defray the debt.

The concluding remarks about *ribā* go straight to a person's sense of *taqwá* — that pulse of Allah's (ﷻ) power presence on earth — and the mind's focus on the eventual Day of Return,

And be on guard concerning the Day on which you shall be brought back to Allah, whereupon every human being shall be repaid in full for what he has earned, and none shall be wronged (2:281).

This *āyah* can only have an effect on people whose expectations look forward to the inevitable future, rather than being fixed entirely in their present lives in this transient world. *Taqwá* is the intense awareness in the human heart of Allah's (ﷻ) power and presence. It is this *taqwá* that acts as an internal government in everyone's self. It is by virtue of this *taqwá* that Islamic laws are not only imposed by a government, but also enforced by the heart. In the absence of this *taqwá*, an Islamic government becomes a shell without a core.

A debt cannot be written off without this *taqwá*; a government that is on the side of the small guy cannot sustain this role without this *taqwá*. The strength of an Islamic government comes from the collective *taqwá* that binds everyone in a moment of awareness of common humility and dependence vis-à-vis Allah's (ﷻ) omnipotence. Islam is a condition of the heart that becomes a discipline in society. And between the heart's condition and society's discipline is to be found an extended state of mercy and compassion. In this emotional and ethical climate, one can feel that he is honored by Allah (ﷻ). Otherwise, humanity would find itself imprisoned as in today's stony-hearted and uncharitable world, in which man turns against God, then turns against society, and then against himself.

Legislation Governing Loan Agreements

- (2:282) O you who are secure in your commitment to Allah! Whenever you transact a debt for a stated term, set it down in writing. And let a scribe write it down equitably between you; and no scribe shall refuse to write as Allah has taught him: thus shall he write. And let him who contracts the debt dictate; and let him be conscious of Allah [and His power presence], his Sustainer, and not weaken anything of his undertaking. And if he who contracts the debt is weak of mind or body, or is not able to dictate himself, then let him who watches over his interests dictate equitably. And call upon two of your men to act as witnesses; if two men are not available, then [call upon] a man and two women from among such as are acceptable to you as witnesses, so that if one of them should make a mistake, the other could remind her. And the witnesses must not refuse [to give evidence] whenever they are called upon. And be not loath to write down every contractual provision, be it small or great, together with the time at which it falls due; this is more equitable in the sight of Allah, more reliable as evidence, and more likely to prevent you from having doubts [later]. If, however, [the transaction] concerns ready merchandise which you transfer directly unto one another, you will incur no sin if you do not write it down. And have witnesses whenever you trade with one another, but neither scribe nor witness must suffer harm; for if you do [them harm], behold, it will be sinful conduct on your part. And remain conscious of Allah's [power presence], since it is Allah who teaches you [herewith]; and Allah has full knowledge of everything.
- (2:283) And if you are on a journey and cannot find a scribe, pledges [may be taken] in hand; but if you trust one another, then let him who is trusted fulfill his trust, and let him be conscious of Allah [and His power presence], his Sustainer. And do not conceal what you have witnessed,

يَأْتِيهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدِينٍ إِلَىٰ أَجَلٍ مُّسَمًّى
فَاكْتُبُوهُ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ
يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيَمْلِكِ الَّذِي عَلَيْهِ الْحَقُّ
وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسَ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ
سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ فَلْيَمْلِكْ وَلِيَّهُ بِالْعَدْلِ
وَأَسْتَشْهِدُوا شَهِدَيْنِ مِنْ رِجَالِكُمْ ۖ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ
وَأَمْرَاتَانِ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكَّرَ
إِحْدَاهُمَا الْآخَرَىٰ وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا وَلَا تَسْمَعُوا أَنْ
تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلِهِ ۚ ذَٰلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ
وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا ۗ إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً
تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهِدُوا
إِذَا تَبَايَعْتُمْ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ وَإِنْ تَفَعَّلُوا فَإِنَّهُ
فُسُوقٌ بِكُمْ ۖ وَاتَّقُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ وَاللَّهُ بِكُلِّ
شَيْءٍ عَلِيمٌ ﴿٢٨٢﴾ وَإِنْ كُنْتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَنْ
مَقْبُوضَةً فَإِنْ أَمِنَ بَعْضُكُمْ بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمْنَتَهُ وَلْيَتَّقِ

اللَّهُ رَبُّهُ، وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آثِمٌ قَلْبُهُ ۗ
 وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾ لِلَّهِ مَا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ ۗ وَإِنْ
 تُبَدُّوا مَا فِي أَنْفُسِكُمْ أَوْ تُخْفَوْهُ يُحَاسِبِكُمْ بِهِ اللَّهُ ۗ فَيَغْفِرُ
 لِمَنْ يَشَاءُ وَيُعَذِّبُ مَنْ يَشَاءُ ۗ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٨٤﴾

for, verily, he who conceals it is sinful at heart; and Allah has full knowledge of all that you do.

- (2:284) Unto Allah belongs all that is in the heavens and all that is on earth. And whether you bring into the open what is in your minds or conceal it, Allah will call you to account for it; and then He will forgive whom He wills, and will chastise whom He wills. For Allah has the power to will anything (al-Baqarah:282–284).

These concluding *āyāt* follow those that detailed the values and ideas about *sadaqah* and *ribā*. These *āyāt* provide guidance on issues of debt, business, and mortgage (a conditional conveyance of property or assets as a security for the repayment of a loan). In the previous lesson Allah (ﷻ) has forbidden *ribā* transactions in any form. Here Allah (ﷻ) moves the *muttaqī* Islamic society to deal with debt as a friendly, *ribā*-free loan.

In these *āyāt*, Allah (ﷻ) details the advantages and unifying features of monetary generosity (*infāq* or *nafaqah*), along with reminders of the brutality and callousness of *ribā*. This is encouragement for Muslims to extend “interest-free” loans, *qard ḥasan*, and to postpone debts when necessary. In these *āyāt* Allah (ﷻ) teaches the Islamic vanguard how to regulate its commercial behavior by writing things down, by having witnesses, and by mortgaging (pledging something as security). Understood throughout

the course of these lessons is that money should be invested through commercial and market activities. And if money is loaned to those in need, it should be done with a human sense of concern so as to express mutual support and cooperation. The three main channels of money mutual funds in a cooperative Islamic Ummah are *infāq*, *ṣadaqah*, and *qard ḥasan*.

This *āyah*, which is the longest in the Qur'an, provides a firm ethical and moral framework for the management of commercial standards and remunerative behavior. It indicates that commodities may be sold under a commitment to pay later or gradually in installments. But measures are taken to secure this process. This *āyah* also serves to encourage those who do have money to be more forthcoming with those who do not have money. It is interesting to note that the longest *āyah* of the Qur'an addresses financial issues. This should be a clear reply to those who, under their religious veneer, prefer to steer clear of money matters and financial discussions, or to those who claim Islam is a spiritual matter that has little to say about economic and monetary issues.

This *āyah* plunges deep into the world of collateral, restrictive practices, monetarism, letters of credit, promissory notes, and economical use of resources. It provides a complete answer to Muslims who try to present Islam as a religion of strict austerity, poverty, and social withdrawal. This *āyah*, along with the *āyāt* before and after it, are intimately concerned with the organizing and regulating of human financial conduct, showing Muslims how economic and fiscal rights are preserved. They coach our commercial instincts and adjust our market mentality. All of this is certainly an indicator that Islam is a *dīn* concerned with work and labor. By understanding these *āyāt* Muslims should conclude that Allah (ﷻ) wants them to earn, and become prosperous; but He wants them to do this through *ḥalal* pursuits and lawful methods. In a hadith recounted by Imam Aḥmad and al-Ṭabarānī, Allah's Prophet (ﷺ) is reported to have said, "*The best thing [to have] is a good man who has good wealth.*"²⁰³

The general atmosphere fostered by these *āyāt* is one in which moneyed Muslims spend for the sake of the public interest, when all means and methods of usury are expunged from society. This

makes the Muslim Ummah a people who express their affection for the poor not only in verbal sermons inside the *masjids*, but also in fiscal spending within society. These trade guidelines and business directives mold a Muslim social reality that disapproves of opportunism and idle moneymaking, and objects strongly to injustice in commercial activities. True, there are some *āyāt* in the Qur'an that criticize materialism and the love of money. But these *āyāt* have to be read in context. They condemn moneymaking obsessions and enslavement to wealth accumulation that cause men to lose sight of Allah (ﷻ) and the Last Day. This type of money-man becomes unwilling to spend money; he becomes small-minded and cheap. His is no longer a psychology nurtured by the Qur'an but a temper marred by the love of life and the craving for money. Two *āyāt*, which allude to this mentality are,

Your worldly goods and your children are but a trial and a temptation, whereas with Allah there is a tremendous reward (64:15).

Know [O men] that the life of this world is but a play and a passing delight, and a beautiful show, and [the cause of] your boastful vying with one another, and [of your] greed for more and more riches and children. Its parable is that of [life-giving] rain; the herbage which it causes to grow delights the tillers of the soil, but then it withers, and you can see it turn yellow, and in the end it crumbles into dust. But [the abiding truth of man's condition will become fully apparent] in the life to come: [either] suffering severe, or Allah's forgiveness, and His goodly acceptance. For the life of this world is nothing but an enjoyment of self-delusion (57:20).

A hadith puts it this way, "*Miserable is the minion of the *dīnār* and miserable is the minion of the *dirham*.*"²⁰⁴

“O you who are secure in your commitment to Allah! Whenever you transact a debt for a stated term, set it down in

writing.” Debt is the act of individuals, companies, and governments who borrow money. In today’s *ribā-regulated* society usury is invariably payable on this debt. This usury may be at fixed rates, or at floating rates, or at rates linked to a price index.²⁰⁵ Companies with large debts are *highly geared* or *highly leveraged*, and face financial difficulties if their profits fall or usury rates rise. Many less-developed countries have had difficulty in “servicing” their debts, and *ribā* lenders in recent years have had to “roll over,” or extend, the duration of loans beyond the period originally agreed, or write off some of the debt altogether. Individuals in debt because of consumer credit, or mortgages on their homes, also face difficulties if usury rates rise, or if their incomes fall because of unemployment.

All this *ribā-defined* debt, is from an Islamic point of view, totally unacceptable. The sweeping principle here by the words of the Creator is that there can be no interest or *ribā* on borrowed money. The words of the Creator also lay down that such transactions must be written down. This is as mandatory as *ṣalāh*. Whenever there is a particular time period agreed for the repayment of borrowed money, it too must be entered in writing. **“And let a penman write it down equitably between you...”** This statement designates that a third party be involved in registering the debt, rather than leaving it to the discretion of either of the two parties involved. This serves to secure a degree of impartiality, and is intended to encourage both parties to consider the debt fairly and evenhandedly. The writer is ordered to record the debt without favoring either party over the other.

This direct command from Allah (ﷻ) to those who have the knowledge and skill to record this debt in writing is intended to ensure that it is done in all cases; the *āyah* goes on to instruct the scribe to record the debt without hesitation or reservation, **“And no composer shall refuse to write as Allah has taught him: thus shall he write.”** Up to this point, the legal procedure for men to make a record of any debt transaction — money going from a lender to a borrower, to be repaid after an agreed upon period of time — has been established by Allah (ﷻ). From here the *āyāt* explain how this “registration of debt” should be done,

And let him who contracts the debt dictate, and let him be conscious of Allah [and His power presence], his Sustainer; and he should not devalue anything of his task. And if he who contracts the debt is weak of mind or body, or is not able to dictate himself, then let him who watches over his interests dictate evenhandedly (2:282).

The borrower or the recipient of the money (debtor) is the one who is charged by Allah (ﷻ) to acknowledge to the scribe affirmation of the debt, its amount, any terms involved, and its duration. By giving the debtor the responsibility of specifying the conditions, Allah (ﷻ) is precluding a dictatorial scenario that could have developed had the lender been placed in this position. Lenders may want to increase the debt, or change the terms in their own favor. In this dynamic, the needy borrower may feel vulnerable and under pressure to accept unreasonable terms. Moreover, if the borrower is responsible for informing the scribe of the terms of the loan, he cannot then later claim not to have been aware of them. Allah (ﷻ) tells the borrower not to omit or ignore anything relevant. But if the borrower is feeble-minded in the sense that he is not able to manage his financial and administrative affairs, or if he is infirm because he is underaged or mentally incompetent, or if he is incapable of speaking or comprehending basic arithmetic, or if he has some debilitating disease such as Alzheimer's,²⁰⁶ or if he is otherwise physically or mentally disqualified, then his guardian should provide the terms and details of the loan, justly and fairly. *Equitably* in the *āyah* means justice. Justice is emphasized because the guardian may be tempted, because the burden of debt is not his own, to be careless or unduly liberal in speaking for the borrower. The *āyah* clearly provides total protection for the rights and position of the borrower, as well as the integrity of the process of recording the terms of the loan.

It is also stated that the loan term, the duration after which the borrowed money is to be returned, should be explicitly specified. It cannot be defined by vague phrases such as “the loan is due when the next snowfall occurs.” This is an indefinite or seasonal

time period; the terms of the loan must be specific: the day, the month, and the year. Words, equally comprehensible to both sides, must be employed, and all possible ambiguity avoided.

The person who writes and registers the debt is, in a sense, to act like a judge. He has to be as unprejudiced as possible. According to this *āyah*, he cannot refuse to record the debt if he is called upon to do so. Should he be paid for this? Some scholars say no, others that it is permissible. As there is no clear ban on it, we can say that only specific conditions and circumstances may determine whether such a person is paid or not.

Then Allah (ﷻ) moves on to another significant aspect of debt control and management,

And call upon two of your men to act as witnesses; and if two men are not available, then a man and two women from among such as are acceptable to you as witnesses, so that if one of them should make a mistake, the other can remind her (2:282).

The clearly established fact here is that a written debt requires two witnesses, who must be acceptable to both parties. This can be interpreted to mean that these witnesses have no criminal record, or are well-known in the community for their good character. It can also mean the lender and the debtor are satisfied with both witnesses. If there are circumstances that preclude having two male witnesses, Allah (ﷻ) has endorsed the use of women as witnesses. Men in particular addressed because with all other things being equal in an Islamic society, it is men who are usually involved in these types of affairs. This does not mean that women are excluded; nor does it suggest that women and men are unequal. The fact that is often overlooked or misunderstood is that in an equitable Islamic society, women do not have to work for a living, nor can they be so constrained by the state or any other earthly authority; they are not expected to be the breadwinners for their families.

Sadly, many women have been drawn into the hustle and bustle of the Western lifestyle. But one question is repeatedly asked by

feminists and others who want to judge the Qur'an against Western society,²⁰⁷ in which women have managed to enter and occupy high positions in the commercial world, the marketplace, and the business sector, but in the process have had to disregard or discount their femininity and injure their self-worth as women. This question will not go away as long as Western society is the presumed yardstick against which the Qur'an is measured, and as long as Muslims are not an *ummaḥ* that understands and lives the Qur'an. The question is: why are two women required to substitute for one man? And even though the text clearly answers the question, detractors against Islam still carry on about it. The answer given is, **"...so that if one of them should make a mistake, the other can fortify her [testimony]."** This answer was not contrived or invented by a macho 'alim or a chauvinistic scholar. It is clearly there in the *āyah* of the Qur'an.

But the question that immediately comes to mind here is: why would a woman be potentially prone to making a mistake in this context? One of the answers to that is inexperience. In a society that is ordered according to Islamic norms, women are not generally concerned with the financial and economic affairs of society. Even in today's capitalist *ribā-dominated* society, there are numerous details and terms that are not familiar to many women, and men for that matter, even though women say they are on "somewhat" of an equal par with men. Does the average woman in today's "liberated" Western society qualify to become a witness to loan transactions, financial deals, and economic activity when she has to encounter the following terms, be familiar with them, understand their meanings, and know the implications of each? Could ordinary women, or men, step forward and volunteer the meanings of the following terms: arbitrage, asset stripping, bear, black economy, blue chip, bull, cartel, collateral, conglomerate, consolidation, consols, consortium, dawn raid, loan stock, deflation, discount rate, Dow Jones Index, common stock, floating, futures, gilts, gross domestic product, gross national product, intangible, letter of credit, minimum lending rate, monetarism, mutual fund, nominal value, portfolio, preferred stock, promissory note, recession, reflation, restrictive

practices, revaluation, rights issue, securities, the Snake, stagflation, stock split, supply-side, tontine, treasury bill, underwriter, valorize, and white knight? If these terms were used nowadays and witnesses were required to read a document that uses several of these terms, then how can a witness be “equitable” and fair as the Qur’an states if he or she is not conversant with these terms on a routine basis?

The question can also be addressed in terms of differences in attitudes and attributes between men and women. According to a Gallup poll, Americans — not Muslims — believe women are more emotional, affectionate, talkative, patient, and creative than their menfolk. Men, on the other hand, are more aggressive, courageous, ambitious, and easygoing than the women in their lives.²⁰⁸ Even after all the propaganda and policies that went into trying to make carbon copies of the sexes in the past century throughout America, Americans have little difficulty associating specific personality characteristics with one gender or the other, despite social pressures in today’s society to view men and women equally. A 10-year study at the University of California found that children gravitate toward specific chores. Girls still prefer the cooking and cleaning; boys do garbage and yard work.²⁰⁹

The fact that men and women are different is self-evident; acknowledging this is not to give more or less equality to men or to women. If, for argument’s sake, it was said that, in the general and natural constitution of the sexes, an *average* man can lift 100 pounds, then this does not mean that *every* man is able to lift 100 pounds. It only means that on the average a man is able to pick up 100 pounds. But this statement is not universal; and therefore it does not apply to women. Hence if it does not apply to women it does not mean that women are less equal than men. If it were further supposed that two women are required to raise 100 pounds, it cannot be concluded that two women are equal to one man. Beginning and sustaining physical activity is a complex process influenced by several environmental, social, physiological, and psychological factors. But differences between the sexes are clear. A study by Statistics Canada (2001) says “Women face more obstacles,”

- Women with children have a lot of trouble starting and sticking to exercise programs.
- Women are unlikely to hit the gym if they are overweight, probably because of the undue emphasis society places on their looks.²¹⁰

Besides these different tendencies and inclinations that distinguish the sexes as men and women to varying degrees and which may interfere in an activity that requires concentration and attentiveness, there is another specific monthly experience which is particular to women and not men, and that is premenstrual syndrome (PMS). This is diagnosed as a variety of physical and psychological symptoms which occur before the start of a woman's monthly menses. Premenstrual syndrome is a condition in which a variety of symptoms, including nervousness, irritability, emotional upset, depression, headaches, tissue swelling, and breast tenderness, may occur during the 7–14 days before a menstrual period begins.²¹¹

Witnesses are required to focus their attention on a business affair, a commercial transaction, and a debt document. But how can this be done when a woman during one or two weeks in a month is feeling agitated, sometimes angry, other times depressed, or maybe irritated? She may also go through mood swings and sometimes be extremely nervous. At times she may feel confused; at other times she may experience difficulty concentrating; and it is not unheard of for some women to go through forgetfulness or even memory loss. What is most important in the context of a woman witnessing a business transaction concerning a loan or a debt is the general mental frailty that a woman experiences during this monthly stretch of time.

All of these emotional changes should be taken into consideration when calling on witnesses. And that is what this precise Qur'an does when it says, **"...so that if one of them should make a mistake [due to symptoms that are female-specific], the other could remind her."** Raising such questions is in any case unnecessary; the ruling is given in the Qur'an and that is all we need to know on the subject.

In relation to the kind of world we live in, some further commentary on this topic is necessary. Like it or not, the socio-economic and political frame of reference that everything is measured against, even in the minds of some committed Muslims, is the Western neo-liberal capitalist model. And in this model, the pistol-packing, hi-energy, quick-witted (and quick-tempered), type A male is the archetype to be emulated. Within this paradigm, people are judged not according to their close relationship with Allah (ﷻ), but according to their individual economic value, as defined by the volume of one male's "production" relative to the desires of those who run the system. There is no complementarity between the genders, only competition between those who can prove themselves more viable in the workplace or who can run over more people on their way to the top. In this sense, both genders are "equal," but only insofar as they are cogs in a wheel, teeth on a gear, or automatons in a factory. They are measured according to how fast they can run in the corporate rat race. Capitalism, built upon rugged individualism, has destroyed individuality, especially between the two genders.

The entire system is based on the workplace, and all are defined by it; to be sure there are other activities — family, recreation, volunteer work, entertainment, etc. — but these are all peripheral. Capitalism is highly one-dimensional and androcentric; thus all who are part of the system and want to advance in it, even women, are expected to exhibit male characteristics. And as the basis of the system is finance and the unrestrained accumulation of wealth and lifestyle, a *jāhili* male characteristic, people are judged not only by how much they can produce and earn, but also by their individual savvy in ascending the corporate ladder and navigating the system. Business leaders, corporate executives, and celebrities — athletes and entertainers — all who make a lot of money, are well respected; even those who make it into government are more respected if they come from a business background as opposed to from a social advocacy position.

Certainly, in this type of environment, professional women — medical doctors, attorneys, engineers, scientists, professors, business

executives, government bureaucrats — can offer testimony on par with male professionals and experts; however what has happened to society in this frame of reference? Is it not composed of a bunch of disparate and disjointed pieces that have trouble getting together, outside of the sphere of business, to cooperatively do something that has transformational value? In America, most peoples' relationships are a byproduct of the places they work in, not of the communities they live in. Part of the reason is that women, who have an essential civilizational presence in building communities, are busy propping up the male-dominated workplace. A good portion of Americans do not even know their neighbors; how can they possibly build a cohesive, stable, and secure society by only concentrating on one aspect of it, and by committing the majority of its citizens, male and female alike, to this aspect alone: the economy? Such a state of affairs only serves the interest of a few soulless, unscrupulous robber barons who will simply move on to another society after they have destroyed the one they are currently destabilizing. Because of this imbalance, Western society along with its economy is on the edge; and Muslims, especially, should be all too aware that no other social unit can be judged with this as a reference point.

Those women who are looking from the outside at this corporate running wheel and who may even secretly pine for it — housewives, homemakers, stay-at-home moms, even part-time professors and teachers — are routinely cheapened because they apparently “produce nothing.” Even the feminists who claim to respect and enjoin motherhood only approve of it *after* a woman has *proved* herself in the workplace, or in other words, has successfully imitated a man in the hyper-masculine corporate environment. Again, in a very limited sense, there is “equality” only because women have the “freedom” to be men, not to be women and be respected for it. Women — and men — who have shown an inability to support themselves because of harsh circumstances or debilitation are considered to be lazy, parasitic, immigrants, or are marginalized by statements such as “they do not have the same values we do.”

In capitalism, there can never be any true equality because the responsibilities peculiar to women have never been respected,

and thereby their specific rights have never been guaranteed. Women have the right not to work if they do not want to: has any capitalist society ever guaranteed this right? And they will never guarantee this right because the *ribā* leaches want to squeeze as much cheap labor as they can out of every living human being — man, woman, child, and even baby, if they could. The day that women were forced into the workplace became a perpetual wind-fall boon for these corporate *ribā* sharks. Everyone knows that women, especially those who are the breadwinners of single-parent families, remain “loyal” to their employers even under the spectre of sexual harassment, lower wages, and preferential gender-specific promotions. To force women into the workplace, thereby downgrading society by several notches and compromising their essential humanity, in exchange for the assumed pleasure of offering “equal” testimony with men in all matters is nonsense and the worst kind of trade-off. Allah’s Prophet (ﷺ) knew it then, and Muslims of conscience today, both male and female, ought to know better today.

Then Allah’s (ﷻ) words delineate how justice is integrated into the process, “**And the witnesses must not refuse [to give evidence] whenever they are called upon.**” This is to say that bearing witness to truth is a necessity and a duty. No one can be exempt from it if he is called upon. This should never be considered a voluntary act, as it is a means of establishing justice and equity; nor is this a favor that anyone does to someone else.

Allah (ﷻ) stipulates that there is no exemption to recording a debt. Some individuals may make excuses and say the debt is trivial and it would be a waste of time and effort to go through the formalities of recording it in writing. Others may say that the parties involved are close friends or relatives, or that it would be embarrassing to record a debt when it can be settled by a handshake or a gentleman’s agreement. But Allah (ﷻ) says,

And do not look down on writing every contractual provision, be it small or great, together with the time at which it falls due; this is more equitable in the sight

of Allah, more reliable as evidence, and more likely to prevent you from having doubts [later] (2:282).

The first sentence exposes the psychology that is at work here. Some people think that writing down the debt may be more trouble than the debt itself. But Allah (ﷻ) says that writing it down ensures justice and so serves a purpose. In case of a disagreement, written evidence is more reliable as evidence than an oral recollection of events or clauses in an agreement, particularly when recollections disagree. **“And it is more likely to prevent you from having doubts [later].”**

All of these instructions are a guide for man’s financial and social well-being. This is an expression of Allah’s (ﷻ) love for man and an essential structure for him to transact his higher and weightier responsibilities as Allah’s (ﷻ) *khalifah* on earth. But when it comes to ad-hoc transactions, he is not required to go through the above procedures. **“If, however, [the transaction] concerns in-hand merchandise which you pass on directly to one another, you will incur no blame if you do not write it down.”** This applies to the everyday transactions — groceries, monthly bills, services, over-the-counter purchases, etc. — that incur no debt when goods, merchandise, or services change hands for a certain purchase price to be paid at the time of sale.

Imagine the problems society would have if it agreed to transact debts without putting them in writing; and imagine how cumbersome it would be to live in a society if it had to record in writing every minor and self-contained transaction? In both instances, a Muslim should realize how practical Allah’s (ﷻ) Book is. But if a particular commercial transaction requires the involvement of anyone beside buyer and seller, Allah (ﷻ) says, **“And have witnesses whenever you trade with one another.”** This may be applied to large commercial deals. Although there may be no debt involved, if two people are agreeing on a business venture, such as one person paying another a large sum of money for a valuable property, it is advisable to document the transaction with witnesses who have the capacity to understand the particulars of the deal.

The Qur'an also lays out the rights of the scribes and witnesses. If they qualify for these roles, they have no license to exempt themselves from these duties. The following *āyah* affords them protection and security, because in doing what they are commanded, they do render themselves liable to harm, especially when a disagreement occurs,

...but neither penman nor witness must suffer harm; for if you do [them harm], behold, it will be degenerate behavior on your part. And remain conscious of Allah's [power presence], since it is Allah who teaches you [herewith]; and Allah has complete knowledge of everything (2:282).

Those who are merely doing their duty must not be hurt or punished for obeying Allah (ﷻ) and writing or witnessing a debt.

If those who, in a sense, are putting their necks on the line, are not protected by the society, then the social order itself bears the onus of this deviant behavior. This *āyah* is a security measure for all those who are performing their God-inspired duty. Allah (ﷻ) knew that both of these positions, scribes and witnesses, are apt to be targets of one or both sides of a financial transaction. This is a scriptural guarantee from Allah (ﷻ) for people who may come under fire from large corporate interests, big money, or just plain criminals as they take out their frustrations on "third parties." To secure their neutrality, these third parties who step up and do their part should be given immunity from all aggressive reactions.

These words of scripture are not intended only as judicial and legalistic mechanisms; they are supposed to move the hearts of people such that their behavior preserves justice and balance in their societies. These *āyāt* give their devotees a sense of responsibility; if they are called on to perform these roles, they do so as honestly and sincerely as they can, not because they fear law-enforcement authorities of an Islamic state, but because of the moral conviction that comes with faith in Allah (ﷻ) and awareness of his power. It is Allah (ﷻ) who showers us with these blessings that strengthen

our hearts and minds, **“And remain conscious of Allah [and His power presence], since it is Allah who teaches you [hereby]; and Allah has total knowledge of everything.”**

The directives from Allah (ﷻ) now turn to less common circumstances. One of these relates to what happens when either or both the lender and the borrower are traveling and are far from home. What if that happens, and they cannot find a scribe to record their dealings? In such a situation, to make things easier, Allah (ﷻ) allows a verbal transaction provided there is a mutual assurance of goodwill. In this case, the debt is not written down, but a collateral should be provided to the lender,

And if you are on a journey and cannot find a penman, assurances [may be taken] in hand; but if you trust one another, then let him who is trusted fulfill his trust, and let him be conscious of Allah [and His power presence], his Sustainer (2:283).

This is where *taqwá* proves its worth. The borrower, with *taqwá* in his heart, knows that he is entrusted with a debt. And if the lender is offered a collateral, he should also honor the borrower’s confidence in him. Both sides are expected to honor their commitments when *taqwá* informs the decisions of both.

“And do not conceal what you have witnessed, for, verily, he who conceals it is sinful at heart; and Allah has full-length knowledge of all that you do.” This is a direct address to the two parties who are witnesses to their own transaction. Allah (ﷻ) is telling them they should not hide any of the details of their transaction; but he who does so is nefarious, ugly, and villainous at heart.²¹² It is at heart that a person is aware of his transaction. It is at heart that a person expresses goodwill, and it is at heart that a person trusts another person; but it is also at the level of that heart that a person may decide to blur what was agreed at the time of the transaction.

The *āyāt* of this sequence end by referring to Allah’s (ﷻ) ultimate ownership of all possessions. This should have a sobering effect on individuals who get carried away by their wealth and pos-

sessions. If one regards himself to be a rich person, he ought to think of how Allah (ﷻ) is much richer than he could ever be,

To Allah belongs all that is in the heavens and all that is on earth. And whether you disclose what is in your minds or conceal it, Allah will call you to account for it; and then He will forgive whom He wills, and will chastise whom He wills: for Allah has power to will [and do] anything (2:284).

The entire sequence of these civic rulings and principles are followed by this *āyah* that speaks directly to the conscience. Man is ultimately reoriented to Allah (ﷻ). Man has to feel and act firmly in terms of this reality. The laws that men live by do not mean anything if they are not rooted in their hearts. There is a mutually beneficial relationship between the moral conviction that a Muslim gains by deeply conforming to Allah (ﷻ), and the legal regulations that Muslims adhere to by acceding to Allah's (ﷻ) laws. Both of these come from the same source: Allah (ﷻ). Allah (ﷻ) created men's souls and He created human society; only He knows how to have both live in peace and security. Allah (ﷻ) cares for man so much that He gave him these precious *āyāt* to help him live a balanced and healthy life. This is something that no other political system, academic philosophy, or man-made ideology can do.

Man's innate greed cannot be tamed by chains, brick walls, elaborate security systems, or governmental interference. This approach has failed the human heart miserably; and what happened to the control freaks in the Soviet system and its orbit states is evident for all to see. Now the disintegration of the free-market or capitalist system is following suit. This is inevitable because neither system offered the comfort and security that comes with a holistic program for humanity. How long will humanity suffer before it discovers Allah (ﷻ)? And how long will Muslims go on contributing to this suffering by disregarding this Book?

People in the West ran away from a Church that oppressed people under God's name. But how can any Muslim oppress anyone

else when this Book is so opposed to oppression? Christians may have had an excuse to abandon a Church that had long ago lost touch with authentic scripture, the Bible being transformed and distorted through the ages. This is something that never happened to the Qur'an. The Qur'an, with *āyāt* such as these, is still here waiting for a people with the dedication and will to put it into practice. The question is, when are the Muslims going to rise to this challenge?

Du'ā's Conclude the Nurturing of Taqwá Imperatives

- (2:285) The Apostle is committed to what has been bestowed upon him from on high by his Sustainer, and [so are] the [dedicated] Muslims: they all are committed to Allah, and His angels, and His revelations, and His Apostles, making no distinction between any of His Apostles; and they say, “We have heard, and we obey. Grant us Your forgiveness, O our Sustainer, for with You is all journeys' end!”
- (2:286) Allah does not burden any human being with more than he is well able to bear: in his favor shall be whatever good he does, and against him whatever evil he does. O our Sustainer! Take us not to task if we forget or unwittingly do wrong! O our Sustainer! Lay not upon us a burden such as You did lay upon those who lived before us! O our Sustainer! Make us not bear burdens, which we have no strength to bear! And expunge You our sins, and grant us forgiveness, and bestow Your mercy upon us! You are our Lord Supreme: support us, then, against people who deny the truth [of Your power presence on earth]! (al-Baqarah:285–286).

The longest *sūrah* concludes with these two *āyāt*. The *sūrah* covered a variety of issues and traversed through a diversity of themes. In it we encountered principles and values, we gained insight into our deepest history, we picked up where others left off in this Islamic historical sequence, and we acquired knowledge of where we stand

ءَامَنَ الرَّسُولُ بِمَا أُنزِلَ إِلَيْهِ مِنْ رَبِّهِ ۚ وَالْمُؤْمِنُونَ كُلُّ ءَامَنَ بِاللَّهِ
 وَمَلَائِكَتِهِ ۖ وَكُتُبِهِ ۖ وَرُسُلِهِ ۖ لَا يَفْرُقُ بَيْنَ أَحَدٍ مِنْ رُسُلِهِ ۚ وَقَالُوا
 سَمِعْنَا وَأَطَعْنَا ۗ غُفْرَانَكَ رَبَّنَا وَإِلَيْكَ الْمَصِيرُ ﴿٢٨٥﴾ لَا يُكَلِّفُ
 اللَّهُ نَفْسًا إِلَّا وُسْعَهَا ۚ لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ ۗ رَبَّنَا لَا
 تُؤَاخِذْنَا إِنْ نَسِينَا أَوْ أَخْطَأْنَا ۗ رَبَّنَا وَلَا تَحْمِلْ عَلَيْنَا إِيْرًا
 كَمَا حَمَلْتَهُ ۗ عَلَى الَّذِينَ مِنْ قَبْلِنَا ۗ رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا طَاقَةَ
 لَنَا بِهِ ۗ وَاعْفُ عَنَّا وَارْحَمْنَا ۗ أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى
 الْقَوْمِ الْكَافِرِينَ ﴿٢٨٦﴾

on issues pertaining to people who originally had a scripture but then lost contact with it.

We attained, in the course of this *sūrah*, a deep sense of our independent, self-sufficient, Islamic character. We came to realize the enormity of our legacy and the ensuing responsibilities we have inherited from the experiences of the generations, preceding our own. Throughout the *sūrah* we have been advised and apprised by Allah (ﷻ) of our enemies and how we should identify and deal with them. Their nature is described in these *āyāt*. Their aptitude for war is brought to our attention. Timewise, this *sūrah* has taken us back to the moment of human “conception” in heaven, referring to Ādam (ﷺ), the angels, and the fall from grace. The angels were there; their objection to human life on earth was noted. And from the moment of our heavenly departure, this *sūrah* has recounted for us the experiences of the Children of Israel, our predecessors who

at one time were tasked with the divine assignment. We have been made aware of their highs and lows, and their turbulent history, lest we repeat their mistakes. We were sent word on the developing relationship between the Muslim bloc in Madinah and the Yahūd who were making life tense and turbulent for the struggling Muslims everywhere in the Arabian peninsula.

And in order for the new Islamic community to overcome generational forces of vested interests and those who had abandoned the responsibility of carrying the Covenant, an internal conditioning process had to take place to prepare this nascent Islamic movement for the arduous task ahead. Thus, there are lessons about fasting and Ramaḍān, fighting and war, usury and financial issues, and much else. And after all of this, this long and detailed *sūrah* winds down with these two *āyāt*, which provide in a sense, both a summary and a *du‘ā’*.

At the beginning of the *sūrah* we learned about those whose attitude was expressed by their own words,

And when they are told, “Commit yourselves [to Allah’s power presence] as other people have committed themselves,” they answer, “Shall we commit ourselves as the fools have?”...And when they meet those who are committed [to Allah’s power presence in worldly affairs] they assert, “We are committed [as you are],” but when they find themselves alone in evil company, they say, “Verily, we are with you; we were only mocking!” (2:13–14).

As a response to this chameleon character, which disguises its true nature to present a false face to the committed Muslims, Allah (ﷻ) states here at the end of the *sūrah*, **“The Apostle is committed to what has been revealed to him from his Sustainer...”**

The *sūrah* begins with reference to those who are committed to the *ghayb* — the imperceptible. Allah (ﷻ) is not subject to verification by any one or a combination of human senses. But the cumulative effects of life-experiences and the trajectory of the combined

course of human history all disclose the presence and power of Allah (ﷻ). This is how man becomes aware of the presence of Allah (ﷻ), and it is through these experiences, individual and collective, that man is expected to devote himself to Allah (ﷻ). The total sum of man's personal awareness of his individual life with his obtained awareness of historical and social reality leads in one direction: toward a firm attachment and commitment to Allah (ﷻ),

The Apostle [Muhammad], and the devout Muslims are attached to what has been bestowed upon him from on high by his Sustainer: they all affirm and commit to Allah, and His angels, and His scriptures, and His Apostles [before Muhammad], making no differentiation between any of His Apostles (2:285).

What began in the introductory *āyāt* of the *sūrah* as a commitment that transcends the sensual has become, after the experiences in the *sūrah*, a commitment to the precise extra-sensual reality: Allah (ﷻ), His angels, His Books and His Prophets (ﷺ). The *sūrah* describes tasks, responsibilities, duties, and motivations. We saw how the Children of Israel failed to fulfill their role when they were charged with the Covenant. Allah (ﷻ) tells us that He does not intend to strain our capabilities by requiring us to do more than our capacities can bear; we should not put ourselves in positions that drain our potentials, as the Children of Israel did earlier in the history of Islam. Allah (ﷻ) does not mean to break the back of a social aggregate that agrees to carry the Covenant, and He was never prejudiced in favor of one people against others, an unfortunate tangent upon which the Israelis took themselves, **“Allah does not burden a human being with more than he is able to carry: to his credit shall be whatever good he does, and against him whatever evil he does.”**

The *sūrah* speaks about how Allah (ﷻ) privileged the Children of Israel at one time and how they betrayed the trust that was given them. For reasons peculiar to that type of Israeli psychology, Allah (ﷻ) imposed restrictions on them. The more they were ungrateful to Allah (ﷻ), the more they had to atone for it. The

Children of Israel were so stubborn that at one time they had to expiate for their severe and dreadful behavior by exposing themselves to death, **“So atone unto your Sustainer and in so doing you are required to kill your own selves” (2:54).**

The concluding *āyāt* of the *sūrah* take us away from this ungrateful Israeli psychology and teach us how to approach Allah (ﷻ) with suitable humility,

O our Sustainer, take us not to task if we forget or unwittingly do wrong! O our Sustainer, lay not upon us a burden such as You did lay upon those who lived before us! O our Sustainer, make us not bear burdens which we have no strength to bear! And expunge our sins, and grant us forgiveness, and bestow Your mercy upon us! You are our Lord Supreme: support us, then, against people who deny the truth [of Your power presence on earth]! (2:286).

We must remember that this concluding *du‘ā’* comes after demands are made on the committed Muslims in the course of this *sūrah* to wage war and fight, to execute the requirements of jihad, and to spend out of their money for the cause of Allah (ﷻ). All of this together amounts to a common Islamic effort to defy and defeat those who deny Allah’s (ﷻ) presence in human affairs. It is important to note that this *du‘ā’* comes at the end of the *sūrah*. This clearly implies that Muslims first must do whatever needs to be done: they must prepare, fortify themselves, and engage positively with the challenges of life. Only then are they to humbly assert their need for Allah (ﷻ), and turn to him in humility as demonstrated in this concluding supplication.

The Apostle is committed to what has been revealed to him, and so are the devout Muslims: all are committed to Allah, and His angels, and His revelations, and His Apostles [before Muhammad], making no discrimination between any of His Apostles, saying “We have

heard, and we yield. Award us Your forgiveness, O our Sustainer, for with You is [our] destiny” (2:285).

After details in the *sūrah* that included the particulars of fasting, pilgrimage, divorce, and how human nature reacts or interacts with these responsibilities, the focus here is on the commitment of Allah’s Prophet (ﷺ) first, followed by the commitment of his followers. This is a strong bloc of people who are solidly attached to Allah (ﷻ) and His cause. They are convinced of His power and omnipotence. They are also confident of the angels, the scriptures, and all the previous Prophets (ﷺ). The merits of these two concluding *āyāt* of *Sūrah al-Baqarah* are reflected in a hadith, “Whoever recites the two last *āyāt* of *Sūrah al-Baqarah* in one night will have satisfied his wants and needs.”²¹³

This conformity and commitment to Allah (ﷻ) is necessary in every segment and lesson of *Sūrah al-Baqarah*, and in the subject matter of the entire Qur’an. Allah’s (ﷻ) being and existence, His presence and proximity, His singularity and uniqueness, His prudence and wisdom are all affirmed and established. They, the Prophet (ﷺ) and the genuine Muslims, are also positive about the physical presence of the angels who have been charged with, among other assignments, communicating revelation and scripture from Allah (ﷻ) to His Messengers (ﷺ), and being instrumental in terminating human life; and who have been rendered incapable of disobeying Allah (ﷻ). The final Prophet (ﷺ) and those who are with him in faith and responsibility affirm all revealed scriptures as well as all Prophets and Apostles (ﷺ) without bias, prejudice, or skewed opinions that give more respect to some prophets and less respect to others. All Prophets (ﷺ) are considered equal, because they were all selected and charged by Allah (ﷻ) to carry out the same responsibility: the organized conformity of man to his Creator.

As for the *āyah*, “Some of these Apostles have We endowed more highly than others; among them were such as were spoken to by Allah [Himself], and some He has raised yet higher...” (2:253), this does not mean that some Prophets or Apostles (ﷺ) are *better* than others, because all of them did their duty to the best

of their ability and knowledge. They were selected to do so precisely because of their unique abilities and knowledge. But therein lies the relative variation by which some were more highly endowed than others.

We may understand from the above that “commitment to Allah (ﷻ)” is an integral whole. It is not within the nature of a covenant relationship with God to be linked to God by parts and fragments. A committed Muslim is attached to Allah (ﷻ) with the sum total of his being: intellectual, psychological, and physical. So if Allah (ﷻ) says He is one, singular, unequalled, and a matchless Lord and Sustainer, Muslims respond and commit to Allah (ﷻ) unquestioningly. Thus, when Allah (ﷻ) tells Muslims about His angels, Prophets (ﷺ), and scriptures, they immediately hold that to be the highest truth of life. When Allah (ﷻ) tells the committed Muslims that all Prophets (ﷺ) are equal, Muslims do not dispute it. Muslims are not like the Jews and Christians, who believe in some prophets and not in others; or who believe in this divine scripture but not that one.

Another lesson from these two concluding *āyāt* is the fact that Islam is not a rigid or bigoted life code. Islamic responsibilities are not cumbersome, onerous, and exhausting; on the contrary they are relaxed and agreeable. We are told to do whatever we can do. Granted, there are some things that are seemingly beyond our immediate abilities, such as considering one Muslim warrior the equivalent of ten non-Muslim belligerents at the war front, when Muslims are numerically less than their enemies. Yet these are circumstances that human nature can cope with in the assured presence of Allah (ﷻ). But this does not compare to the Israeli experience of killing oneself to attain atonement.

Finally these *āyāt* of *du‘ā* allude to personal responsibility, **“...in man’s favor shall be whatever good he does, and against him whatever evil he does.”** This is emphasized by another *āyah*, **“...and whatever [wrong] any human being commits rests upon himself alone; and no bearer of burdens shall be made to bear another’s burden...” (6:164).** What is more, these concluding *āyāt* also remind us that there is no blame attached when a person

does something wrong due to error or forgetfulness.

To summarize the commands and communions of *Sūrah al-Baqarah*, which is also known as *fistāṭ al-qur'ān* (the Qur'an's pavilion), we may list the following points:

1. An open invitation to all people to conform to Allah (ﷻ);
2. A strict ban on equating or associating anyone or anything with Allah (ﷻ);
3. An affirmation of the revealed and scriptural nature of this Qur'an, and a challenge to anyone who doubts it to produce an equivalent or similar chapter to any in the Qur'an; and
4. The basis of a scriptural world order is the unity, uniqueness and integrity of Allah (ﷻ).

We also encountered the following practical subjects:

1. Lawful consumption of all wholesome and healthy foods;
2. The sanctity of human life, expressed through the legal means of “just retribution” and war for the cause of Allah (ﷻ);
3. The institutions of Islam: standardizing *ṣalāh* in life, systemic circulation of *zakāh*, the initiation of fasting, the Hajj, and the ‘Umrah;
4. Voluntary spending of wealth for the cause of Allah (ﷻ) and for purposes of social and economic justice;
5. The prohibition of intoxicants, drugs, alcohol, gambling, and usury;
6. Guardianship of orphans, their integration into family life, and the manner of handling their affairs;
7. Injunctions concerning marriage, divorce, breast-feeding, ‘*iddah*, and financial family obligations;
8. Mandatory inheritance and will; and
9. The documentation of debt, debt witnesses, collateral and other details about commercial transactions.

And finally the *sūrah* concludes with a *du‘ā'* encapsulating the spirit in which we should approach Allah (ﷻ) and bear Him in mind as we negotiate all these responsibilities of life on the basis of the guidance He has so mercifully and generously provided us. ■

Endnotes

1 From the Ṣaḥīḥ of Muslim,

حدثنا قتيبة بن سعيد حدثنا ليث ح وحدثنا محمد بن رمح أخبرنا الليث عن أبي الزبير عن جابر قال أعتق رجل من بني عذرة عبدا له عن دبر فبلغ ذلك رسول الله -صلى الله عليه وسلم- فقال « ألك مال غيره ». فقال لا فقال « من يشتريه مني ». فاشترته نعيم بن عبد الله العدوي بثمانمائة درهم فجاء بها رسول الله -صلى الله عليه وسلم- فدفعها إليه ثم قال « ابدأ بنفسك فتصدق عليها فإن فضل شئ فإلهك فإن فضل عن أهلك شئ فإلهك فإني فضل عن ذى قرابتك شئ فهكذا وهكذا ». يقول فبين يدك وعن يمينك وعن شمالك.

2 From the Ṣaḥīḥ of Muslim,

حدثنا محمد بن بشار ومحمد بن حاتم وأحمد بن عبدة جميعا عن يحيى القطان - قال ابن بشار حدثنا يحيى - حدثنا عمرو بن عثمان قال سمعت موسى بن طلحة يحدث أن حكيم بن حزام حدثه أن رسول الله -صلى الله عليه وسلم- قال « أفضل الصدقة - أو خير الصدقة - عن ظهر غنى واليد العليا خير من اليد السفلى وأبدأ من تعول ».

3 Narrated by Muḥammad ibn Iṣḥāq and recorded by Ibn Kathīr,

بعث رسول الله صلى الله عليه وسلم عبد الله بن جحش بن رئاب الأسيدي في رجب مقفله من بدر الأولى وبعث معه ثمانية رهط من المهاجرين ليس فيهم من الأنصار أحد وهم أبو حذيفة بن عتبة وعكاشة بن محصن بن حمران حليف بني أسد بن خزيمه وعتبة بن غزوان حليف بني نوفل وسعد بن أبي وقاص الزهري وعامر بن ربيعة الوائلي حليف بني عدي وواقد بن عبد الله بن عبد مناف بن عرين بن ثعلبة بن يربوع التميمي حليف بني عدي أيضا وخالد بن البكير أحد بني سعد بن ليث حليف بني عدي أيضا وسهل بن بيضاء الفهري فهؤلاء سبعة ثامنهم أميرهم عبد الله بن جحش رضي الله عنه وقال يونس عن ابن اسحاق كانوا ثمانية وأميرهم التاسع فالله أعلم وكتب له كتابا وأمره أن لا ينظر فيه حتى يسير يومين ثم ينظر فيه فيمضي لما أمره به ولا يستكره من أصحابه أحدا فلما سار بهم يومين فتح الكتاب فإذا فيه إذا نظرت في كتابي فامض حتى تنزل نخلة بين مكة والطائف فترصد بها قريشا وتعلم لنا من أخبارهم فلما نظر في الكتاب قال سمعا وطاعة وأخبر أصحابه بما في الكتاب وقال قد نهاني أن أستكره أحدا منكم فمن كان منكم يريد الشهادة ويرغب فيها فلينطلق ومن كره ذلك فليرجع فأما أنا فماض لأمر رسول الله صلى الله عليه وسلم فمضى ومضى معه أصحابه لم يتخلف منهم أحد وسلك على الحجاز حتى إذا كان بمعدن فوق الفرع يقال له بحران أضل سعد بن أبي وقاص وعتبة بن غزوان بعيرا لهما كانا يتعقبانه فتخلفا في طلبه ومضى عبد الله بن جحش وبقية أصحابه حتى نزل نخلة فمرت عبر قريش فيها عمرو بن الحضرمي قال ابن هشام واسم الحضرمي عبد الله بن عباد الصدق وعثمان بن عبد الله بن المغيرة الخزومي وأخوه نوفل والحكم بن كيسان مولى هشام بن المغيرة فلما رأهم القوم هابوهم وقد نزلوا قريبا منهم فأشرف لهم عكاشة بن محصن وكان قد حلق رأسه فلما رآه أمنوا وقال عمار لا بأس عليكم منهم وتشاور الصحابة فيهم وذلك في آخر يوم من رجب فقالوا والله لئن تركتموهم هذه الليلة ليدخلن الحرم فليمتنعن به منكم ولئن قتلتموهم لتقتلنهم في الشهر الحرام فتردد القوم وهابوا الإقدام عليهم ثم شجعوا أنفسهم عليهم وأجمعوا على قتل من قدروا عليه منهم وأخذ ما معهم فرمى واقد بن عبد الله التميمي عمر بن الحضرمي بسهم فقتله واستأسر عثمان بن عبد الله والحكم بن كيسان وأفلت القوم نوفل بن عبد الله فأعجزهم وأقبل عبد الله بن جحش وأصحابه بالعبير والأسيرين حتى قدموا على رسول الله صلى الله عليه وسلم وقد ذكر بعض آل عبد الله بن جحش أن عبد الله قال لأصحابه إن لرسول الله صلى الله عليه وسلم فيما غنمنا الخمس فعزله وقسم الباقي بين أصحابه وذلك قبل أن ينزل الخمس قال لما نزلنا الخمس نزل كما قسمه عبد الله بن جحش فلما قدموا على رسول الله صلى الله عليه وسلم قال ما أمرتكم بقتال في الشهر الحرام فوقف العبير والأسيرين وأبى أن يأخذ من ذلك شيئا فلما قال ذلك رسول الله صلى الله عليه وسلم أسقط في أيدي القوم وظنوا أنهم قد هلكوا وغمضهم إخوانهم من المسلمين فيما صنعوا وقالت قريش قد استحل محمد وأصحابه الشهر الحرام وسفكوا فيه الدم وأخذوا فيه الأموال وأسروا فيه الرجال فقال من يرد عليهم من المسلمين من كان بمكة إنما أصابوا ما أصابوا في شعبان وقالت يهود تفاعل بذلك على رسول الله صلى الله عليه وسلم عمرو بن الحضرمي قتله واقد بن عبد الله عمرو بن الحرب والحضرمي حضرت الحرب وواقد بن عبد الله وقدرت الحرب فجعل الله ذلك عليهم لا لهم فلما أكثر الناس في ذلك أنزل الله تعالى على رسوله صلى الله عليه وسلم (يسألونك عن الشهر الحرام قتال فيه قل قتال فيه كبير وصد عن سبيل الله وكفر به والمسجد الحرام وإخراج أهله منه أكبر عند الله والفتنة أكبر من القتل ولا يزالون يقاتلونكم حتى يردوكم عن دينكم إن استطاعوا) فلما نزل القرآن بهذا الأمر وفرج الله عن

المسلمين ما كانوا فيه من الشفق قبض رسول الله صلى الله عليه وسلم العير والأسيرين وبعثت قريش في فداء عثمان والحكم بن كيسان فقال رسول الله صلى الله عليه وسلم لا نفيديكموهما حتى يقدم صاحبانا يعني سعد بن أبي وقاص وعتبة بن غزوان فإننا نخشاكم عليهما فإن تقتلوهما نقتل صاحبكم فقدم سعد وعتبة فأفداهما رسول الله صلى الله عليه وسلم فأما الحكم بن كيسان فأسلم فحسن إسلامه وأقام عند رسول الله صلى الله عليه وسلم حتى قتل يوم بئر معونة شهيدا وأما عثمان بن عبد الله فلحق بحكة فمات بها كافرا فلما جلس عن عبد الله بن جحش وأصحابه ما كانوا فيه حين نزل القرآن طمعوا في الأجر فقالوا يا رسول الله أنطمع أن تكون لنا غزاة تعطى فيها أجر المجاهدين فأنزل الله فيهم (إن الذين آمنوا والذين هاجروا وجاهدوا في سبيل الله أولئك يرجون رحمة الله والله غفور رحيم) فوصفهم الله من ذلك على أعظم الرجاء

- 4 Ibid.
- 5 Some of the Muslim political action organizations include the following:

American Muslim Council (AMC) – founded in 1990 by Abdul-Rahman al-Amoudi, its purpose is to “provide a national structure within which American Muslims may express and act upon their shared concerns, promote, encourage and foster better understanding, in the United States, of Muslim culture, values and history and enhance, encourage and foster the common good and general welfare of the people of the United States.” Al-Amoudi, who considered himself to be a friend of George H.W. Bush (the 41st US president), Bill and Hillary Clinton (the 42nd president and first lady of the US), and who frequently visited the White House during the 1990s, became the first high-profile scapegoat in the war on terror. In September of 2003, he was charged, under the International Emergency Economic Powers Act, with receiving cash in the amount of \$340,000 from the Libyan mission to the United Nations, failing to disclose numerous trips to Libya, and participating in a conference with leaders of Hamas, Hizbullah, Islamic Jihad, and al-Qaeda; in 2004, he was sentenced to 23 years in jail. Despite al-Amoudi’s numerous visits to the White House, AMC monetary contributions for Hillary Clinton’s 2000 senate campaign and George W. Bush’s 2000 presidential campaign were refused and returned, even before the geopolitical firestorm of 9/11.

Muslim Public Affairs Council (MPAC) – founded in 1986 as the political action committee of the Islamic Center of Southern California. Its mission is to function as “...an American institution which informs and shapes public opinion and policy by serving as a trusted resource to decision makers in government, media and policy institutions. MPAC is also committed to developing leaders with the purpose of enhancing the political and civic participation of American Muslims.” Its vision is “to establish a vibrant Muslim American community that will enrich American society through promoting the Islamic values of Mercy (21:107), Justice (4:135), Peace (8:61), Human Dignity (17:70), Freedom (2:256), and Equality for all



(49:13).” One of MPAC’s major initiatives is the National Grassroots Campaign to Fight Terrorism. According to the organization’s website, the campaign is designed to promote (1) religious awareness and education to create a strong Islamic environment that does not allow terrorism to be considered as a form of struggle in Islam... This doesn’t tolerate hurting civilians, suicidal destruction of human life or inflicting harm on non-combatants; (2) control the inter-mosque environment and activities to prevent intruders and unauthorized, unknown persons from exploiting the open environment of the mosque, which is accessible to all who seek its spiritual, educational and social benefits... We have to emphasize that mosques are and should always be open, public places; and (3) acquire skills to detect any potential criminal activity to be able to thwart them; for this effort, open forums and training classes should be organized and facilitated by mosque officials and law enforcement agencies. In developing support for the campaign, the Executive Director of MPAC, Salam al-Marayati, has elaborated, “We need the Muslim community, especially the immigrant community, to help us get that tip that would prevent the next terrorist attack,” and “No speech, no fund raising should take place in any mosque without the board knowing what’s going on...”

Muslim American Society (MAS) – founded in 1992 by Saudi-financed Muslim Brotherhood affiliates in North America (Islamic Society of North America, North American Islamic Trust, Muslim Youth of North America, etc.), it is the US public affairs front organization for the Muslim Brotherhood. Its objectives include, (1) to present the message of Islam to Muslims



and non-Muslims, and promote understanding between them; (2) to encourage the participation of Muslims in building a virtuous and moral society; (3) to offer a viable Islamic alternative to many of our society’s prevailing problems; (4) to promote family values in accordance with Islamic teaching; (5) to promote the human values that Islam emphasizes: brotherhood, equality, justice, mercy, compassion, and peace; and (6) to foster unity among Muslims and Muslim organizations and encourage cooperation and coordination amongst them. Its political action committee, headed by Mahdi Bray, is the MAS Freedom Foundation whose mission is “...to build an integrated empowerment process for the American Muslim community through civic education, participation, community outreach, and coalition building; to forge positive relationships with other institutions outside of our community, that will ensure and facilitate the protection of civil rights and liberties for American Muslims and all Americans.”

- 6 In a brief address to the American people on September 16, 2001, President George W. Bush said, “This is a new kind of, a new kind of evil. And the

American people are beginning to understand. This crusade, this war on terrorism, is going to take a while. And American people must be patient.”

- 7 Prominent Israel-firsters in President Obama’s administration:
- Barack Obama** – 44th president of the United States.
 - Rahm “Rahmbo” Emmanuel** – White House Chief of Staff.
 - Stuart Levy** – Under Secretary for Terrorism and Financial Intelligence.
 - Dennis Ross** – Special Adviser to the Secretary of State for the Persian Gulf and Southwest Asia.
 - Peter Orszag** – Director of the Office of Management and Budget.
 - Robert Gates** – Secretary of Defense.
 - Hillary Clinton** – Secretary of State.
 - Lawrence Summers** – Director of the White House’s National Economic Council.
 - Timothy Geithner** – Secretary of the Treasury.
 - David Axelrod** – Special Adviser to the President.
 - Jared Bernstein** – Chief Economist and Economic Policy Adviser to the Vice President.
 - Ben Bernanke** – Chairman of the Federal Reserve.
 - Gary Gensler** – Chair of the Commodity Futures Trading Commission.
 - Elena Kagan** – Solicitor General.
 - Sally Katzen** – Major legal adviser to Obama-Biden.
 - Ron Klain** – Chief of Staff for Vice President Joseph Biden.
 - Eric Lander and Harold E. Varmus** – Co-Chairs of the President’s Council of Advisers on Science/Technology.
 - Jacob Lew and James Steinberg** – Deputy Secretaries of State.
 - Ellen Moran** – White House Director of Communications.
 - Penny Pritzker** – Obama’s National Finance Chair during the presidential campaign.
 - Robert Reich** – Economic adviser to Obama-Biden.
 - Robert Rubin** – Economic adviser to Obama-Biden.
 - Daniel B. Shapiro** – Head of the Middle East Desk at the National Security Council.
 - Mary Schapiro** – Chair of the Securities and Exchange Commission.
 - Mona Sutphen** – Deputy White House Chief of Staff.

In an article from the *Chicago Jewish News Online*, Abner Mikva, former Chicago congressman, federal judge and White House counsel to President Bill Clinton, is quoted to have said, “I think when this is all over, people are going to say that Barack Obama is the first Jewish president [of the United States].” In the same article, Bettylu Saltzman, prominent Chicago socialite and daughter of Philip Klutznik (Chicago developer and Secretary of Commerce in the Carter administration), said, “obviously I’m not going to

support someone who is opposed to Israel and what it stands for. He's right on all the issues when it comes to Israel. He's in exactly the same place [Hillary] Clinton is, maybe even stronger. He's a clearer thinker." Source: Pauline Dubkin Yearwood, *Obama and the Jews*. (Chicago, Illinois: The Chicago Jewish News Online, October 24, 2008).
<http://www.chicagojewishnews.com/story.htm?sid=212226&id=252218>

- 8 The speech, in full, can be found at presidentialrhetoric.com:
<http://www.presidentialrhetoric.com/speeches/09.20.01.html>

Information circulating in the media has it that the US-led coalition against "terrorism" (a code word for Islamic liberation movements) is targeting a broad range of Islamic movements, beginning with the Taliban — which was implicitly of America's own making, a surrogate of surrogates so to speak, that is, to the governments recognizing them: Pakistan, Saudi Arabia, and the United Arab Emirates — all the way to Hamas, Hizbullah, Islamic Jihad, and presumably every Islamic movement with jihad as an integral component of its Islam. This would include all freedom loving Muslims from the Pacific rim to the west coasts of Africa.

- 9 What he means is Muslims who consider Islam a *din*, and not some cultural or traditional inheritance.
- 10 Here is where these evil-minded politicians will try to use Muslims to kill other Muslims, they will use their first line of defense: "Muslim" officials to give orders to "Muslim" militaries to turn their guns against Muslim peoples and freedom-fighters. Then they will use — if they can — Muslim activists to delegitimize other Muslim activists and *mujahids*. All of this will be packaged as their declared and undeclared war against what they call international terrorism and what Muslims call Islamic self-determination.
- 11 This statement is referring to the Islamic Republic of Iran as the primary US target, probably followed by Lebanon, Syria, and maybe Sudan. Other probable nations that may become targets are Iraq, Pakistan, and perhaps Yemen.
- 12 How about stopping, eliminating, destroying Israeli and American terrorism from Hiroshima and Nagasaki to Korea and Vietnam, from Deir Yasin to Sabra and Shatilla, from Iraq and Chechnya to Bosnia and Kashmir? Where is America's war on Russian, Israeli, Indian, European, and American terrorism?
- 13 Read: the progress of Israel, pluralism under American dominance, the tolerance of those who do not oppose the US, and the freedom to be subservient.

- 14 “Civilized” being defined as anyone who rallies to the US’s call, including the dictators, capitalists, and Zionists of the world.
- 15 What he really means is that Islamic self-determination, unanswered, will not only reduce capitalist and military establishments to dust, it has the potential and force to replace illegitimate and American-Israeli sponsored regimes with Islamically legitimate governments and administrations. Preventing that is the US’s main object.
- 16 Of course, any Muslim who is satisfied with the secularization of Islam — the reduction of Islam from a *dīn* to a faith — should not be singled out for unfair treatment or unkind words. This hypocritical statement is both a reminder to the American jingoists out there that these types of quietist Muslims are acceptable, and a warning to the revolutionary Muslims.
- 17 The talk of chutzpa, arrogance, and imperial hubris.
- 18 Compare that harm with the atomic bombs America has dropped on Japan, or the millions it killed in Southeast Asia during the Vietnam War, consider the millions it has caused to be killed by instigating Gulf War I and Gulf War II. Compare America’s grief and anger with the hundreds of millions of people who are suffering from its intrusion into their internal affairs ever since it assumed the role of the world’s bully and the title of the world’s only superpower. It is perhaps symbolic of America’s position and role in the world that every statement of self-legitimation and justification that Bush can invoke to support his actions is far more applicable to the struggle of the US’s victims, and those of its puppets and allies, against the US’s ruthless, exploitative hegemony.
- 19 Bush may have found a mission in the repercussions and reaction to the horrible act visited upon American cities, but coming generations will not be able to avoid the painful reality that the 9/11 bombings were American chickens coming home to roost. They were done by American proxies that were nurtured and financed directly — in the case of Israel — or indirectly — in the case of Afghanistan.
- 20 This president would have been well advised to turn his attention to freedom in the lands of his clients: the kings and presidents in the Muslim heartland. It would have been less expensive and less bloody to withdraw support from the likes of the Saudi Fahd, the Egyptian Mubarak and the Pakistani Musharraf than to commit the historical mistake of engaging freedom-loving and freedom-seeking Muslims around the world in a war that may have a calculated beginning but not a calculated end.

- 21 Who was really responsible for those acts of savagery in Washington, New York and Pennsylvania? The US government declared the guilt of Muslims before the dust had even settled; and yet have never offered convincing proof. More and more questions are arising about what the US and its closest ally Israel, knew before September 11th, and whether they really did everything possible to prevent the attacks. Now, years later, Italian and British intelligence has openly said that it is “common knowledge” in European intelligence circles that the 9/11 attacks were the work of Israeli intelligence in collusion with the CIA. The same intelligence services also suggest that the level and apparent reach of al-Qaeda’s power is a fiction created by the CIA and the US Department of Defense, in order to justify hysteria and the curtailment of civil liberty at home, and aggression and occupation abroad.
- 22 Here Bush acknowledged that the course of this conflict is not known. Why was the world dragged into unknown avenues, dark alleys, and unpredictable battlefields by an elected tyrant who simultaneously claimed that the outcome was certain? In moral terms we know what is certain: the aggrieved and aggressed upon shall carry the day. How that will turn out and when it will happen is left to Allah’s (ﷻ) determination. What Bush was saying is nothing new. Emperors, dictators, monarchs, and potentates before have expressed their own egos in much the same way. But where are they now?
- 23 It is not fear that is at war with freedom; it is enslavement and captivity — economic, political, and even military enslavement and captivity represented probably to perfection by US policies toward Muslims — at war with the freedom that passionate Muslims hunger for. They should be free to conduct representative elections, not the staged ones that America and her client presidents and kings supervise. It is cruelty represented by American interference into the economic affairs of desperate Muslim peoples that is at war with the justice they are looking for. Just as his definitions were all topsyturvy, so was Mr. Bush’s presidency. And of course we do agree wholeheartedly that God is not neutral. He is on the side of freedom and justice, not on the side of fear and cruelty, which the US empire illustrates today in the best tradition of empires and hegemonic “superpowers.”
- 24 **plenary indulgence** – the remission (absolution) by the church of the penalty of sin. In principle, an *indulgence* was the commuting of one form of penance for another, although there was little theological reflection as to the bases for such practices. By the 11th century Pope Urban II, in promoting the First Crusade, made use of the term *plenary indulgence*, which applied to post-baptismal sins in general, without specifying the sin in question. In the 13th century, two new ideas appeared: that in granting indulgences the church was using its treasury of merit, and that this could be done, not only for the liv-

ing, but also for the dead who were in purgatory — a place where Roman Catholics think those who have died in a state of grace will undergo limited torment. These ideas, combined with the possibility of commuting penalties, led to the sale of indulgences, which was then employed to raise funds. By the late Middle Ages, such sales had become scandalous, and several reform-minded Christians — Martin Luther being just one — protested against them. The Council of Trent reaffirmed the doctrinal grounds for indulgences and their sale, but the practice fell into general disuse.

- 25 Amin Maalouf, *The Crusades through Arab Eyes*. (New York: Schocken Books, Inc., 1984), pp. 5, 8, 277.
- 26 Ibid., pp. 30, 52, 59–68, 79–88, 94.
- 27 Ibid., pp. 148–49.
- 28 Ibid., pp. 206–19, 223.
- 29 Ibid., pp. 213–14.
- 30 Ibid., pp. 222–41, 251.
- 31 **Albigensian Christians** – members of a Catharistic sect — rigorously ascetic and maintaining a dualistic theology — in the south of France that arose in the 11th century and was exterminated in the 13th century (talk about pluralism) by a crusade and the Inquisition.
- 32 Eugene E. Brussell (editor), *Webster's New World Dictionary of Quotable Definitions*, (New Jersey: Prentice Hall, 1988), pp. 155–56.
- 33 Robert A. Ronzio (editor), *The Encyclopedia of Good Health and Nutrition*. (New York: Facts on File, Inc., 1997), pp. 12–13.
- 34 National Institute on Alcohol Recovery, *Alcoholism Statistics*. (Gaithersburg, Maryland: Learn-About-Alcoholism.com, 2009).
<http://www.learn-about-alcoholism.com/alcoholism-statistics.html>
- 35 Jeremy Laurance, *Alcohol blamed for half of Russia's premature deaths*. (London, UK: The Independent, Life & Style section, June 15, 2007).
<http://www.independent.co.uk/life-style/health-and-wellbeing/health-news/alcohol-blamed-for-half-of-russias-premature-deaths-453197.html>
- 36 The nutritional approach typically involves several steps. First, establish new eating patterns. Frequent meals are recommended to stabilize blood

sugar and prevent hypoglycemia (low blood sugar): breakfast, a mid-morning snack, lunch, afternoon snack, dinner, and a late snack. One should avoid eating huge meals or skipping meals. Also, avoid sugary, refined foods such as pastry, candy, soft drinks, ice cream, and ice cream substitutes. Avoiding sugar can help stabilize blood sugar levels. Eat a varied, balanced diet to provide less saturated fat and more nutrients. Making healthful food choices is simplified with *exchange lists*, available in standard nutrition texts.

To make up for decreased consumption of sugary foods, emphasize vegetables. For dark-green leafy vegetables besides spinach, consider chard, kale, and collard greens. In the cabbage family, consider broccoli, brussels sprouts, cauliflower, and Chinese cabbage. For orange-colored vegetables besides carrots, consider winter squash. Among whole grains, include millet, rice, triticale, rye, and buckwheat. Legumes are also important. Experiment with various kinds of beans and peas, such as chickpeas and lentils. Include a variety of fruits, dairy products, nuts, lean meat, poultry, fish, and shellfish. Avoid foods which can cause sensitivities. For assistance consult a specialist who treats food and chemical sensitivities. Eliminating coffee and cigarettes facilitates the body chemistry's return to its normal state.

Work out a supervised nutritional treatment program to meet individual needs. Supplements may help remedy deficiencies and diminish withdrawal symptoms. In addition to the B complex vitamins and minerals, the list of supplements may include glutamine, vitamin C, and niacinamide.

Exchange lists (US exchange system) – Food lists devised to help consumers plan nutritious, balanced meals. Exchange lists emphasize variety, freshness, fat, calorie control, and whole foods rather than processed foods. In the US Exchange System, six groups categorize foods according to a similar content of calories, carbohydrates, fat, and protein: milk; low-calorie vegetables; fruit; grain products like bread and pasta plus starchy vegetables like lima beans and corn; a meat group including cheese and peanut butter; and fat, including oils.

This system simplifies the balancing of calories because each serving of a given food group has the same number of calories and the same amount of carbohydrates, protein, and fat, and interchanges within the group of foods are simplified. A further advantage is that fat content in foods is emphasized. For example, meats and cheeses are broken down into low-, medium-, and high-fat content foods. Meat items are given in terms of one-ounce portions, while a more typical portion size is 3oz or more. Exchange lists are available for diabetics, for those on weight loss programs, and for individuals on salt-restricted, cholesterol-restricted, or fat-restricted diets.

- 37 Paul Barry Clarke and Andrew Linzey (editors, *Dictionary of Ethics, Theology and Society*. (London: Routledge, 1996), p. 395.

38 **O Children of Adam! Beautify yourselves when attending a place of devotion [masjid], and eat and drink [freely], but do not waste: verily, He does not love the wasteful! (7:31).**

39 From Fāṭimah bint Qays by way of al-Shawkānī,
في المال حق سموى الزكاة

40 **Individualism** – any thesis maintaining that wholes of a certain type (organisms, societies) can be fully understood and explained in terms of the properties and relations of their individual parts. *Methodological individualism* is the thesis that the workings of societies can be explained entirely by reference to the activities of the individuals in them; the contrary thesis is *holism*.

41 Dudley Kidd, *Savage Childhood: A Study of Kafir Children*. (London, UK: Adam and Charles Black, 1906).

Margaret Read, *Children of their fathers; growing up among the Ngoni of Nyasaland*. (New Haven, Connecticut: Yale University Press, 1960).

42 **Franz Boas** (1858–1942) – educated as a physicist and geographer, he is considered to be the father of American anthropology. He is famous for rigorously applying the scientific method to human cultures and societies; and for making anthropology a major social science discipline. After graduating from Columbia University under his guidance, many of his students went on to establish anthropology departments across the United States and in other countries in the Americas. One of his more famous PhD students was Margaret Mead. Though both of his parents were Jewish, he preferred to identify himself as an ethnic German, identifying more with the values of the Enlightenment. He began to develop an interest in researching non-Western native cultures while doing some post-doctoral work on Baffin Island. Later on in life while he was a professor at Columbia University, he advocated that the social inferiority of blacks in the United States cannot be explained by their African origins, suggesting that the class difference was cultural, not genetic. Some of his written works include *The Mind of Primitive Man* (1911), *Changes in the Bodily Form of Descendants of Immigrants* (1912), *The History of the American Race* (1912), and *Race, Language, and Culture* (1940).



Margaret Mead (1901–1978) – anthropologist, born in Philadelphia, Pennsylvania, USA. She studied at Columbia University, and carried out a

number of field studies in the Pacific before World War II, writing both academic and popular books, such as *Coming of Age in Samoa* (1928) and *New Lives for Old* (1956). She held a position for many years at the American Museum of Natural History, but increasingly she became an independent media personality, one of the most famous women of her generation, particularly well known for her views on educational and social issues.

- 43 Margaret Mead, *Coming of age in Samoa: a psychological study of primitive youth for western civilization*. (New York: New American Library, 1949).
- 44 John Wesley Mayhew Whiting, *Becoming a Kwoma; teaching and learning in a New Guinea tribe*. (New Haven, Connecticut: Yale University Press, 1941).
- 45 Beatrice Blyth Whiting et al., *Children of different worlds: the formation of social behavior*. (Cambridge, Massachusetts: Harvard University Press, 1988).
- 46 Erik H. Erikson, *Childhood and society*. (New York: Norton, 1950).
- 47 **Jean Piaget** (1896–1980) – psychologist, born in Neuchatel, Switzerland. He studied at the Zurich and Neuchâtel Universities, becoming professor of child psychology at Geneva in 1929, and at the Center of Genetic Epistemology in 1955. He is best known for his research on the development of cognitive functions in children, in such pioneering studies as *La Naissance de l'intelligence chez l'enfant* (1948, *The Origins of Intelligence in Children*).



Piagetian psychology – a psychological approach that aims to understand the persistent philosophical problem of how, as biological organisms, people acquire knowledge; derived from the work of Jean Piaget. For Piagetians, development involves the gradual acquisition of logical abilities, which we gain simply through interacting with the environment. Babies, for example, have to learn that objects and people still exist when they cannot be seen. School-aged children have to discover the principles of perspective-taking and conservation, which reflect an ability to reconcile two conflicting pieces of information. Largely as a result of Piaget's ideas, primary education now relies much upon self-discovery, since the theory holds that children progress through a set sequence of intellectual stages which cannot be rushed.

- 48 **Lev Semenovich Vygotsky** (1896–1984) – psychologist, born in Orsha, Belarus. Originally a teacher and literary scholar with interests in creativity,

he took up a scientific post at the Institute of Psychology in Moscow in 1924. He examined contemporary psychology, notably *behaviorism* and *introspectionism*, attempting to establish a Marxist view that thought originates in interactions, which themselves are influenced by social history. His writings, such as *Thought and Language* (1934) and *Mind in Society* (1978), have had a major influence on Russian and, since the 1960s, Western psychology.

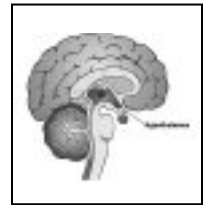


- 49 **Claude Levi-Strauss** (1908–present) – social anthropologist, born in Brussels. He studied law and philosophy, before turning to anthropology. In 1950 he became director of studies at the Ecole Pratiques des Hautes Etudes in Paris, and in 1959 professor of social anthropology at the College de France. He has been a major influence on contemporary anthropology, developing a structuralism method for analyzing various collective phenomena such as kinship, ritual, and myth. His major four-volume study *Mythologiques* (1964–1972) studied the systematic ordering behind codes of expression in different cultures.



- 50 Muḥammad al-Āṣī and Zafar Bangash, *The Seerah: A Power Perspective*. (London, UK: The Institute of Contemporary Islamic Thought), pp. 7–24.
- 51 Sayyid Quṭb, *Fī Ṣilāl al-Qurʾān, Volume 1*. (Beirut, Lebanon: Dār al-Shurūq, 1405AH), 11th ed., p. 241.

- 52 **hypothalamus** – basal part of the diencephalon (the posterior division of the forebrain) governing autonomic nervous system. About the size of an almond in human beings, one of its most important functions is to link the central nervous system to the endocrine (hormonal) system via the pituitary gland. It is responsible for regulating certain metabolic processes associated with the autonomic nervous system, such as body temperature.



- 53 **endometriosis** – the presence of endometrium elsewhere than in the lining of the uterus, which may cause premenstrual problems.
- 54 **anorexia nervosa** – a psychiatric illness that manifests itself as an eating disorder that generally affects women and can lead to death in severe cases. It

is characterized by an obsessive fear of gaining weight, and thereby sufferers exhibit extremely low body weight. Affected individuals abnormally control weight by excessive dieting, purging, starvation, diet pills and exercise to the point of exhaustion.

- 55 **intrauterine device (IUD)** – a birth control device placed in the uterus to prevent conception. It is the most commonly used method of birth control in the world, with over two-thirds of its users in China. It must be inserted by a qualified medical practitioner; some IUDs are known to last for 12 years. Insertion of copper IUDs, the most common one, has been connected with endometrial, cervical, and ovarian cancer, in addition to other bacteriological side effects such as pelvic tuberculosis. If pregnancy does occur while the IUD is present (about 1% of the cases), it increases the risk of a miscarriage, and should be removed.
- 56 Sayyid Quṭb, *Fī Zīlāl al-Qurʾān, Volume 1*. (Beirut, Lebanon: Dār al-Shurūq, 1405AH), 11th ed., p. 243.
- 57 From Abū Hurayrah by way of al-Bukhārī,
من حلف على بين فرأى غيرها خيرًا منها. فليكفر عن يمينه. وليفعل الذي هو خير.
- 58 Sayyid Quṭb, *Fī Zīlāl al-Qurʾān, Volume 1*. (Beirut, Lebanon: Dār al-Shurūq, 1405AH), 11th ed., p. 247.
- 59 Author unknown, *American Teens Put on Trial for Murder*. (Washington, DC: Washington Times, News (A) section, December 2, 2000).
- 60 Mark Stewart, *A Lifetime Commitment*. (Washington, DC: Washington Times, Family News (E) Section, March 13, 2001).
- 61 Ibid.
- 62 Ibid.
- 63 Ibid.
- 64 **Jeremy Bentham** (1748–1832) – philosopher, jurist, and social reformer, born in London. He graduated from Oxford at the age of 15, and was called to the bar at 19. His chief publications, *A Fragment on Government* (1776), and *Introduction to the Principles of Morals and Legislation* (1798), present his theory of *utilitarianism*, which argues that the proper objective of all legislation and conduct is “the greatest happiness of



the greatest number.” He traveled widely on the continent, was made an honorary citizen of the French Republic in 1792, planned a special school and a prison, and was also a founder of University College, London, where his clothed skeleton is preserved.

- 65 **Jean-Paul Sartre** (1905–1980) – Existentialist philosopher and writer, born in Paris. He taught philosophy at Le Havre, Paris, and Berlin, was imprisoned in Germany (1941), and after his release joined the resistance in Paris. In 1945 he emerged as a luminary of the left-bank intellectual life of Paris. His novels include the trilogy, *Les Chemins de la liberte* (1945–1949, *The Roads to Freedom*), and he also wrote, especially after the war, a large number of plays, such as *Huis clos* (1944, *In Camera/No Exit*) and *Le Diable et le bon Dieu* (1951, *Lucifer and the Lord*). His philosophy is presented in *L’Etre et le neant* (1943, *Being and Nothingness*). In 1964 he published his autobiography *Les Mots* (*Words*), and was awarded (but declined) the Nobel Prize for Literature. In the later 1960s he became closely involved in opposition to US policies in Vietnam, and supported student rebellion in 1968.



- 66 **Alfred Jules Ayer** (1910–1989) – British philosopher known for advocating *logical positivism*. He was well-to-do since childhood; his mother was part of the Dutch-Jewish family that founded the French Citroen car company, and his father, a Calvinist, was a banker who worked for the Rothschilds. Although he did not consider himself an atheist, he was part of the British humanist movement, and was also an admirer of Bertrand Russell. He lectured in the United States as a visiting professor at Bard College. Some of his written works include *Language, Truth and Logic* (1936), *The Problem of Knowledge* (1956), *Metaphysics and Common Sense* (1969), and *The Central Questions of Philosophy* (1973).



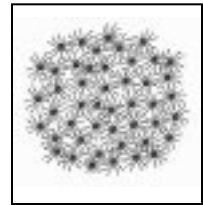
- 67 **colostrum (pre-milk)** – a thick, milk-like secretion produced by mammary glands, especially during the first two or three days after birth and before true lactation. This high calorie fluid contains protein and fat to nurture the infant. In comparison to mature milk it contains more protein and less milk sugar and fat. Its yellow color reflects a high content of beta carotene. Colostrum provides maternal antibody (IgA) and lymphocytes (white blood cells) to assist in protecting the infant’s gastrointestinal tract. Some of the antibodies leak into the infant’s bloodstream and provide additional protection. It provides *bifidus factor*, which helps beneficial bacteria populate the infant’s intestine. Colostrum is sterile so the baby cannot contract bacterial

infections, though the mother may have one. And it changes to transitional milk between the third and sixth day after birth. By the tenth day, the major changes in milk composition are complete.

- 68 **The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC Program)** – serves to safeguard the health of low-income women, infants, and children up to age 5 who are at nutritional risk, by providing nutritious foods to supplement diets, information on healthy eating, and referrals to health care. Food, nutrition counseling, and access to health services are provided to low-income women, infants, and children. WIC provides federal grants to states for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children who are found to be at nutritional risk.

Established as a pilot program in 1972 and made permanent in 1974, WIC is administered at the Federal level by the Food and Nutrition Service of the US Department of Agriculture (USDA). Most State WIC programs provide vouchers that participants use at authorized food stores. A wide variety of State and local organizations cooperate in providing the food and health care benefits, and 46,000 merchants in the US accept WIC vouchers. For more information about WIC, consult the following website:
<http://www.fns.usda.gov/wic/aboutwic/>

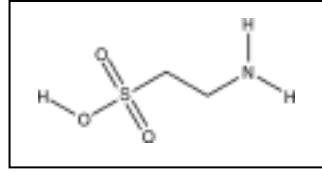
- 69 **casein** – the predominant phosphoprotein in cow's milk and cheese that accounts for 80% of major dairy protein content. Because of its structure, it is not susceptible to denaturing, thus it represents a healthy addition to a raw food diet. *Edible* casein has been used in both medicines and food as a binding agent and for its nutritional value. *Technical* casein is an element of a wide range of commercial products, including paints, cosmetics, and many types of adhesives. The illustration shows how casein micelles aggregate together in milk.



- 70 **carnitine** – a chemical substance (an amine) derived from the essential amino acid, lysine. The oxidation of fatty acids by mammalian cells requires carnitine as an intermediary in the intracellular transport of fatty acids. Although it was once considered a vitamin, carnitine is probably not an essential component of the diet. Most infant formulas based on cow's milk are supplemented with carnitine to the level normally found in breast milk.

taurine – a sulfur-containing compound produced by the liver, it serves multiple functions. The liver uses taurine to convert cholesterol to bile salts, required to digest fat and to modify toxic chemicals to help flush them out

of the body. Taurine helps regulate nerves and muscles and supports sodium and potassium transport across cell membranes. It is required for normal function of the heart, brain, eyes, and vascular system. Taurine is the most prevalent amino acid in the heart, where it contributes to muscle contraction. With chronic stress and when the oxygen supply to the heart drops (ischemic), taurine levels in the heart decrease. In Japan taurine is used to treat heart disease and congestive heart failure. Taurine administered to experimental animals can prevent induced heart muscle damage. In the brain taurine acts as a neurotransmitter, a chemical released by a nerve cell (neuron) to help carry a nerve impulse to an adjacent cell. Taurine seems to be inhibitory, that is, it depresses the brain. Therefore, it is being studied as an anticonvulsant in the treatment of epilepsy. Taurine is also involved in how the brain metabolizes calcium.



The body possesses a limited capacity to produce taurine, and certain individuals may require dietary taurine, depending upon their nutritional status. Pre-term and full-term infants do not synthesize appreciable taurine, which is the most abundant amino acid in breast milk. With time the taurine content of breast milk declines as the infant grows and begins to manufacture taurine on his own. Until recently taurine was omitted from infant formulas; now it is added routinely. Taurine is concentrated in animal protein, especially organ meats, fish and milk, but is absent from plant foods. Taurine is a nerve depressant and when used as a supplement it may affect short-term memory. Its use is considered experimental.

- 71 **Madison Avenue** – a street in Manhattan, New York City, that has been synonymous with the American advertising industry since the 1920s. It is named after the fourth president of the United States, James Madison. Although most of the top American advertising firms no longer locate on Madison Avenue, today some of the world's most exclusive boutiques, including Gucci, Prada, and Cartier, are to be found there. The term *Madison Avenue* is generally used to describe a highly stylized and extravagant class culture that is generally inaccessible to the common people on the one hand; and thoroughly polished (and in most cases very well-thought-out) advertising campaigns that shape a mass public view about a product, service, or issue on the other.



K Street – a major east-west road in Washington, DC, the capital of the United States. It is home to approximately 35,000 lobbyists and hundreds of public relations (PR) firms, think tanks, and advocacy groups that exercise

influence on public, social, commercial, economic, and political policy as it is formulated in the US Congress and as it is prepared for execution by the White House.

- 72 **Infant Formula Act of 1980** – one of the most specific and detailed acts ever passed by the US Congress. It establishes minimum nutrient requirements, defines adulteration, provides for establishing nutrient and quality control procedures, prescribes recall procedures, and specifies inspection requirements. The act states that formulas which do not conform to such requirements shall be deemed to be adulterated.
- 73 Susan Chira, *Ideas and Trends; Nursing Becomes A Feminist Battlefield*. (New York: New York Times, section 4, October 10, 1993), p. 6.
- 74 Centers for Disease Control and Prevention, *CDC report card on breastfeeding*. (Washington, DC: US Department of Health and Human Services, Provisional Data – National Immunization Survey, 2005 Births; August 2008). Sources:
http://www.cdc.gov/breastfeeding/data/report_card2.htm
http://www.cdc.gov/breastfeeding/data/NIS_data
- 75 Judith Richter, *Holding Corporations Accountable: Corporate Conduct, International Codes, and Citizen Action*. (New York: Palgrave, a division of St. Martin's Press, LLC, 2002), pp. 44–98.
- More information is available at the following website:
http://www.breastfeeding.com/advocacy/advocacy_boycott.html
- 76 Dr. Wahbah al-Zuhayli, *Al-Tafsir al-Munir fi al-'Aqidahi wa al-Shari'ah wa al-Manhaj, Volume 2*. (Beirut, Lebanon: Dār al-Fikr al-Mu'āssir, 1411AH), 1st ed., p. 377–78.
- 77 Irina Sandul, *East European Women Trapped In Sex Slavery*. (Washington, DC: Washington Times, News section, March 11, 2001).
- 78 Ibid.
- 79 Ibid.
- 80 **Mustafa Kemal Atatürk** (1881–1938) – founder and first president of the post-Ottoman secular Turkish Republic. Born in Salonica (where Jews who fled the Spanish Inquisitions settled). Believed by activist Muslims to be a Dunmeh (Muslim on the outside, Jew on the inside), he graduated from the

Military Academy in Istanbul in 1905. The tradition of graduating from military academies and assuming the highest office in these secular republics was to be copy-catted by numerous secular officers throughout the Islamic East. He served in Syria, Macedonia, and Tripolitania (Libya). After a brief stint as military attache in Sofia, he climbed the ranks as a result of his performance during World War I where he finished off whatever remnants there were of an Islamic central authority in Istanbul. Initially, he had supported the Young Turks, the harbingers of Turkish nationalism, and taken part in their conspiracies, but after what is called by officialdom as the Revolution of 1908, he gradually became disenchanted with their policies. After the Armistice of Mudros, 1918, he was recalled from Syria to Istanbul and subsequently appointed Inspector of the Ninth Army in Erzurum.



In May 1919, Mr. Kamal began to organize nationalist resistance to Allied plans for the dismemberment of the Turkish heartland of Anatolia and to Greek attempts to take over Western Anatolia. This was the act that “qualified” him to become the hero who was able to “trash” Islam as a political system once and for all. He proceeded to convene two nationalist congresses in Erzurum and Sivas, 1919, and the Grand National Assembly in Ankara, 1920. Mr. Kamal led the nationalists, in their victorious struggle against the Allies, the Greeks, and the Ottoman Sultan’s government in the War of Independence; in the deposition of the Sultan and the proclamation of the secular Turkish Republic, 1923; and in the abolition of the Caliphate, 1924. The title *Ghazi* (the *Invader* in Arabic, the *Victor* in Turkish) was bestowed upon him in recognition of this “accomplishment.” The Masonic Lodges had finally conquered the troublesome Ottomans. The forces of the dark, the Masons and the Dunmehs, had him elected as the first president of the laic Turkish Republic and he served in this office — as autocrats often do — until his death in 1938.

During this period, Ataturk, the surname he chose in 1935, imposed on the Muslim people of Turkey (who had felt the effects of centuries of war from the days of the Crusades to the incursions of Colonialists) a scheme that would pluck his people out of their history, their heritage, their religion, their culture, and even their language. In an effort to Westernize and secularize Turkey, to make it more palatable to European atheistic sensibilities, religious schools and religious courts were eradicated, and religious Sufi orders were suppressed. Civil and criminal law codes based on European models replaced the Islamic Shari’ah; polygamy was outlawed, civil marriage was instituted; traditional clothing was banned (for example, the oriental fez was replaced by European hats); and the Qur’anic Arabic alphabet was replaced with the Latin one. These are just a few of the volleys in Ataturk’s

bold assault against the Islamic character of the Anatolian population.

Though Ataturk proclaimed democracy as the final goal, only his Republican People's Party was permitted to operate (for a short time, in 1930, he allowed an opposition party, but after unrest and religious riots, this opposition was again banned; a multi-party system was introduced only after his death). His Masonic proclivities along with his Dunmeh-serving ideas (later characterized as *Kemalism*) became the official doctrine of the republic, and they still are central to Turkish politics.

81 Dāwūd (داود) is the Arabic word for David; similarly Sulaymān (سليمان) stands for King Solomon.

82 According to the Jewish narration of history, **Saul** (11th century BCE), son of Kish of the tribe of Benjamin, was the first king of Israel. Bowing to the popular clamor for a king in view of the military threat, particularly from the Philistines and Ammonites, the prophet Samuel selected Saul who at once organized a trained army and inflicted defeats on the enemy. A spectacular victory at Michmash stemmed the Philistine danger, and punitive expeditions were undertaken against the Moabites, Ammonites, and Arameans. Internally, he carried out a purification of religion (for example, the elimination of witchcraft). Nevertheless, friction with Samuel grew, and eventually, the prophet appointed David (داود) as Saul's successor. David's (داود) growing popularity caused intense jealousy on the part of Saul who bitterly persecuted David (داود) and drove him from the country. When the Philistines launched a united attack, Saul was only able to fight defensively and fell with his three sons (including Jonathan) in the battle on Mt. Gilboa. A surviving son, Ishbosheth, was temporarily acknowledged as his successor over part of the country. Though Saul's death led to the temporary domination of the Philistines, the groundwork he laid for national unity eventually proved effective in establishing a strong and independent Israeli monarchy.

83 Refers to Operation Cast Lead, the 2008 invasion of Gaza by Israel. Zafar Bangash, the managing editor of *Crescent International*, gave this account of what happened in the opening days of the invasion.

“Even by the murderous standards of Zionist Israel, the relentless aerial attacks on Ghazzah rank among the most criminal it has ever perpetrated against Palestinian civilians. At least 30 separate locations in the narrow strip were attacked simultaneously on December 27 as waves of US-supplied F16 planes and Apache helicopters dropped more than 100 tons of bombs. Entire buildings were pulverized and their occupants crushed to death in the rubble. The attacks went on into the night and the following day.

“Taking its barbarous practices to new heights, Israeli attacks were carried out in broad daylight to ensure maximum civilian casualties. Offices, schools

and shops were full of people. As Israeli planes and helicopters launched their murderous attacks, children were just leaving school; their exit from school buildings turned into nightmare as bombs exploded all around them. They ran screaming in all directions. As more Israeli attack planes and helicopters swooped down dropping bombs, it turned into a bloodbath.

“Initial reports mentioned dozens of deaths but typically advanced the Israeli spin that only Hamas security facilities were targeted. Even the following day (December 28) as Israeli attacks continued, the *New York Times*, considered the voice of liberal thinking in America, peddled Israeli propaganda regarding the motive for the attack as did the overly venerated BBC. ‘Waves of Israeli air strikes destroyed Hamas security facilities in Gaza on Saturday in a crushing response to the group’s rocket fire, killing more than 225 — the highest one-day toll in the Israeli-Palestinian conflict in decades,’ according to the *New York Times*. The reality in Ghazzah was very different. Ewa Jasiewicz, a human rights activist, in a report filed from the scene wrote on the first day of the attacks, ‘Israeli jets are bombing the areas of Zeitoun and Rimal in central Gaza City. UN radio reports say one blast was a target close to the main gate of al-Shifa hospital — Gaza and Palestine’s largest medical facility. Another was a plastics factory.’

“As the day wore on and casualties were rushed to the hospitals, more than 225 people had been killed and close to 600 were injured on the first day, although most deaths occurred within the first 15 minutes of Israeli air strikes. The following day, more innocent civilians were killed. Israeli defense minister, Ehud Barak, a hawkish former general, proudly proclaimed, ‘This is just the beginning.’ He promised that more attacks would follow and he told the right-wing American TV Fox News, Israel would also carry out a ground invasion if needed.

“Even prior to the latest assaults, Ehud Olmert, the soon-to-resign Israeli prime minister, had only a few hours earlier said that Israel would work toward the ‘peace process.’ Within hours, Israeli planes and helicopters were dropping their savage wares on Palestinian civilians. What is also reflective of the Zionist mindset, these attacks were carried out on Saturday, a day of Sabbath (a day of rest and prayer) for the Jewish people. Most observant Jews do not cook food on this day; certainly Jewish law does not permit such murderous attacks on the Sabbath yet here were leaders of the ‘Jewish’ state ordering their air force to attack Palestinian civilians and kill hundreds of them. They miss no opportunity to tell the world that they cannot allow Palestinian refugees to return to their homes because that would dilute the ‘Jewish’ character of Israel. Perhaps killing Palestinians helps to reinforce the ‘Jewish’ character of Israel and is, therefore, permissible.

“Far from condemning the killing of civilians and what clearly constitutes war crimes, Western leaders were unanimous in insisting Israel had the right to ‘protect’ itself from Hamas rocket fire. US President George Bush,

British Prime Minister Gordon Brown and French President Nicolas Sarkozy all parroted the same line. There was hardly a thought spared for uprooted and starving Palestinian civilians, many of them elderly men and women, and children.

“If there was support in the West for Israeli crimes, there was deadly silence from the Arabian rulers against such barbarism. In fact, Egyptian Intelligence Minister Omar Suleiman had told Amos Gilad, head of Israeli Defense Ministry’s Security-Diplomatic Bureau 10 days earlier that Israel should deal with Hamas. He told Gilad who was visiting Cairo at the time, ‘Hamas’ leadership must be reined in, even in Damascus,’ according to the London-based Arabic-language newspaper *al-Quds al-Arabi*. Egypt, he said ‘would not object to a limited Israeli incursion in the Strip, which can topple Hamas and bring an end to the Gazans’ suffering.’ While Israel needed no prodding from the Egyptians, Suleiman’s comments reflected the treacherous nature of Arabian rulers. This also explains the deadly silence from the two Abdullahs — of Saudi Arabia and Jordan — and a host of other Arabian potentates, amirs and kings.

“The Arab League, a body that represents the collective impotence of Arabian rulers, called a meeting of Arab foreign ministers on December 28 in Cairo but then postponed it to December 31 to allow their ‘excellencies’ time to respond to the crisis. If tens of thousands of people can hold instantaneous demonstrations in different parts of the world to condemn Israeli brutalities why can’t the Arab League gather 21 Arabian foreign ministers for a meeting? The truth is, the Arab League is a dead entity as is Arab nationalism. Not one Arab regime has come to the aid of the Palestinian people despite months of brutal siege by Israel to starve them into submission.”

After the war ended, and to this day, Israel has failed to lift the blockade that caused the tragedy to begin with; nor has Egypt substantively opened the border crossing at Rafah. During the war, Israel eventually sent its ground troops into Ghazzah, and along with its air forces, they used white phosphorus and DIME weapons against Palestinian civilians. Schools and hospitals were routinely bombed, and starving Palestinian children were left to die next to the dead bodies of their mothers and fathers. The whole war was apparently launched as a political strategy to take the two-state solution off the bargaining table altogether, and to destroy Hamas so that the Western-backed Mahmoud Abbas and Fatah could once again assume the role of “representing” the Palestinians. Many human rights organizations have charged Israel with war crimes; however, none of the leaders who prosecuted the war including Foreign Minister Tzipi Livni, Defense Minister Ehud Barak, and Prime Minister Ehud Olmert, are expected to stand trial.

84 Yossi Alpher, *Proudly Israeli, Even With a Second Passport*. (New York: The Jewish Daily Forward, Forward Forum Section, June 13, 2009). <http://www.forward.com/articles/13523/>

- 85 **Niccolo di Bernardo dei Machiavelli** (1469–1527) – Italian statesman and political theorist, born in Florence, Italy. In Europe he traveled on several missions for the republic (1498–1512). On the restoration of a Medici to the throne, he was arrested on a charge of conspiracy (1513), and although pardoned, was obliged to withdraw from public life. He devoted himself to literature, writing historical treatises, poetry, short stories, and comedies. His masterpiece is *Il Principe* (1532, *The Prince*), whose main theme is that all means may be used in order to maintain authority, and that the worst acts of the ruler are justified by the treachery of the governed. It was condemned by the pope, and its viewpoint gave rise to the adjective *machiavellian*. His writings were not published until 1782.
- 86 In the contemporary rendition of Jewish history the Ark of the Covenant was the chest in which the two Tablets of Law (The Ten Commandments) were kept. Its exact description is given in Exodus, 25:10–22. Made of acacia wood, both inlaid and covered with gold it was 2.5 cubits (an ancient unit of length based on the length of the forearm) in length, 1.5 in width, and 1.5 in height. A molding of gold surrounded it and four gold-overlaid wooden staves were placed through four rings on its sides. A cover of gold was placed over it, two golden cherubim symbolized the place where the Shekhinah (Hebrew for divine presence) dwelt. Metaphorically, the *Ark of the Covenant* itself, containing the Tablets of the Law, stood for the Covenant between God and “His people.” The sacredness of the Ark of the Covenant was such that even the high priest could behold it but once a year and even then, only under “a cloud of incense” (Leviticus, 16:1–6). From the time of Moses (ﷺ) until the construction of Solomon’s (ﷺ) Temple, the Ark of the Covenant was taken out from the Holy of Holies in case of national need to lead the people on their journey and help them in battle. During the period of the First Temple, the Ark of the Covenant found a permanent place in the Holy of Holies and was never removed. There is no mention of the Ark of the Covenant among the vessels carried away and later returned to Babylon. Talmudic tradition held that it had been hidden “in its place” by Josiah. The miraculous qualities of the Ark of the Covenant and the incidents connected with it inspired many Jewish poetical passages in the Talmud and the Midrash.
- 87 The enemies of these Israeli Muslims had ejected them out of their country — the Holy Land. Initially, these Israeli Muslims acquired the Holy Land by honoring their divine covenant, fighting along side their earlier prophet Joshua in a time period that followed the death of Mūsá (ﷺ). In the course of this war, the Israeli Muslims lost possession of the holy *tābūt* (the Ark of the Covenant), which contained the legacy and scriptural contributions that were left to them by Mūsá and Hārūn (ﷺ). It is also said that this

sacred *tābūt* contained the Tablets that were given to Mūsá (ﷺ) by Allah (ﷻ) on the Mount.

- 88 **Joshua** (ﷺ) – in Hebrew, he is called Yehoshua; according to contemporary Jewish history he was an Israeli commander and successor to Moses (ﷺ). Originally called Hoshea (Numbers, 13:8), Moses (ﷺ) prefixed the divine name Yah (Numbers, 13:16). Joshua (ﷺ) commanded the Israelis in the war with the Amalekites (Exodus, 17:14–16). Later, he was the representative of the tribe of Ephraim among the twelve spies sent to reconnoiter the land of Canaan; he and Caleb were the only ones to bring back an encouraging report. Moses (ﷺ), before his death, laid his hands on Joshua (ﷺ) and bade him lead the people in the conquest of Canaan. After crossing the Jordan, Joshua (ﷺ) defeated the alliance of southern kings headed by the king of Jerusalem, and then of northern kings led by the king of Hazor, capturing most of what became the “Land of Israel” (except the valley areas and the coast). He then brought the Tabernacle to Shiloh and divided the territory among the twelve tribes by lot. Joshua (ﷺ) died at the age of 110. He was buried in the mountains of Ephraim. The biblical book called after him is the first of the Former Prophets and is divided into 24 chapters. The first part is a narrative describing Joshua’s (ﷺ) conquests, and the second section details the division of the land. Jewish scholars tend to regard the material, especially the geographical details, as ancient and of great historical importance. Some have suggested that it was compiled from the same sources as the Pentateuch and call the combined books the Hexateuch.
- 89 In current Jewish (and even Hollywood) projections Goliath was a Philistine (read Palestinian) giant from Gath, one of the five cities in Palestine’s south coastal plain. Gath was captured by David (ﷺ), fortified by Rehoboam, but lost to the Assyrian king, Sargon, in the 8th century BCE. A communal settlement was founded in 1942 by East European youth near the presumed site. The town of Kiryat Gat is in the same vicinity but the identification of the traditional city of Gath with the biblical city is doubtful. Goliath was slain by David (ﷺ) in individual combat (1 Samuel, 17:1–58; 21:9)
- 90 According to the contemporary Jewish view of David (ﷺ), he was the king of Israel (1000–960BCE). As the youngest son of Jesse, he was born in Bethlehem. At the age of 25, he became the armor-bearer to Saul and, after displaying his military prowess in war with the Philistines, the husband of Saul’s daughter, Michal. Saul’s jealousy [sic] of David (ﷺ) caused the latter to seek refuge with Achish, king of Gath. David (ﷺ) returned to Israel after Saul and three of his sons had been defeated and killed at the battle of Mt. Gilboa. He settled in Hebron and declared himself king of Judah. At first,

Saul's general, Abner, sided with Saul's son Eshbaal whom he crowned king at Mahanaim, but after Eshbaal's murder all the tribes accepted David (ﷺ) as king. In the eighth year of his reign, David (ﷺ) captured the Jebusite stronghold of Jerusalem which he proclaimed his capital and to which he eventually moved the Ark. He succeeded in breaking the Philistine military power and annexing the entire coastal belt. His defeat of the Edomites gave the Israelites an outlet to the Red Sea at Ezion-Geber. He crushed Ammon and Moab, which became subject to Israel, and decisively defeated Aram (Syria), annexing large tracts of territory, including Damascus, as far as the Euphrates. David (ﷺ) signed treaties with Tyre and Sidon and extended the Israelite frontiers to an extent never again attained. Internally he made energetic preparations for building a central temple and organized the national administration. In his old age, his son Absalom rebelled against him and was killed in the revolt; the succession was eventually secured by his son Solomon (ﷺ). The Bible depicts David's virtues and vices. On occasion he was ruled by his passions (for example, in his conduct with Bathsheba). Nevertheless, in the course of time he became a religious symbol and the Jewish messianic hope was attached to his descendants. Jewish tradition has magnified him to the point of saying "King David still lives" and has attributed to him the composition of the whole Book of Psalms.

- 91 The Jewish rendition of history has had its debilitating effect on the Islamic understanding of not only history, but even integral, intrinsic, and internal Islamic matters of fiqh and jurisprudence. Therefore, it would be worthwhile in the course of "brushing off" this historical negative Yahūdī influence, to take a look at what and how these Yahūdīs have intruded into the Qur'anic discourse.

According to them Samuel was a prophet and the last Israelite judge. He originated from a levitical family — descendants of the Biblical character Levin, one of Jacob's (ﷺ) sons, who formed a class of auxiliary ministers dedicated to the care of the Tabernacle and eventually the Jerusalem Temple (Numbers 3:5–10). His mother consecrated him before his birth as a Nazirite who would serve the sanctuary at Shiloh. There, according to Jewish history, he received the divine call as a child and later foretold the destruction of the House of Eli — a high priest at the shrine of Shiloh, and one of the last judges. After the death of Eli and his sons and the decisive defeat of the Israelites by the Philistines at the battle of Aphek, Samuel endeavored to restore the traditional religious worship. He resided in Ramah and judged the Israelites in the sacred towns of Bethel, Gilgal, and Mizpeh, preparing the way for national unity. Apparently on his initiative, groups of prophets were formed to guide the people. In his old age, when external pressure grew acute, he reluctantly acceded to the popular demand for a king and selected

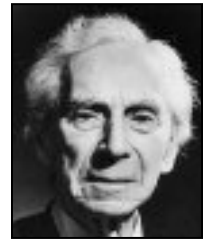
Saul. However, tension between Samuel and Saul eventually reached an open break. Later, Samuel went to Bethlehem where he anointed David (ﷺ) as Saul's successor.

92 **sunan** – plural of *sunnah*; not to be confused with the strictly *fiqhī* usage of the word *Sunnah*, which is, the Prophet's (ﷺ) verbal and practical explanation of the Qur'an.


93 **Georg Wilhelm Friedrich Hegel** (1770–1831) – German philosopher who devoted the bulk of his life to academic pursuits and is best remembered for developing the concept of *dialectical reasoning* (thesis, antithesis, and synthesis). In his *Encyclopedia of the Philosophical Sciences* (1817), he describes the application of this dialectic to all areas of human knowledge. He made contributions in the post-Kant period of Idealism and also developed the idea of historical teleology that Marx would use for his materialist analysis of history as the development of forces of production. His other major works include *Phenomenology of Spirit* (1807), *Elements of the Philosophy of Right* (1820), and *Science of Logic* (1812–1816).



94 **Bertrand Arthur Willaim Russell** (1872–1970) – British philosopher and pacifist, born as the grandson of Lord John Russell, who twice served as the Prime Minister of Queen Victoria. He was among the 20th century's most renowned logicians, mathematicians, and social reformers. His parents died when he was young, and in his will, Russell's father wanted his son to be brought up by atheists, but Russell's grandparents had the will overturned. His first degrees were in mathematics and the moral sciences. He became a lecturer at Trinity College, but was dismissed in 1916 because he was fined and convicted for anti-war activities (against World War I). He was convicted a second time two years later and spent six months in prison where he wrote his *Introduction to Mathematical Philosophy* (1919). He ran unsuccessfully for Parliament three times, and as politicians and lords are prone to do, was a notorious womanizer. He received the Nobel Prize for literature in 1950. Throughout most of his life, he continued his anti-war activities, becoming an icon for idealistic youth and the anti-war movement. Together with Albert Einstein, he called for the curtailment of nuclear weapons, and became the president of the Campaign for Nuclear Disarmament in 1958. He came out against Soviet expansionism as well the US involvement in Vietnam. One of his students, and a great philosopher in his own right, was Ludwig Wittgenstein. Russell was a prolific writer;



some of his other works include *Principia Mathematica* (1910–1913), *The Problems of Philosophy* (1912), *Proposed Roads to Freedom: Socialism, Anarchism, and Syndicalism* (1918), *Why I Am Not a Christian* (1927), *Marriage and Morals* (1929), *The Conquest of Happiness* (1930), *Power: A New Social Analysis* (1938), and *Common Sense and Nuclear Warfare* (1959).

- 95 **St. Thomas Aquinas** (1225–1274) – known as Doctor Angelicus. Scholastic theologian, born in the castle of Roccasecca, Italy, of the family of the Counts of Aquino. He was educated by the Benedictines of Monte-Cassino, and at Naples. Against the will of his family, he entered the Dominican order (1243), but his brothers abducted him, keeping him a prisoner in the paternal castle for two years. Escaping to Cologne, he became a pupil of Albertus Magnus, and in turn was himself appointed to teach (1248). He began to publish commentaries on Aristotle, and went to Paris (1252), where he obtained great distinction as a philosophic theologian. In 1258, he was summoned by the Pope to teach successively in Anagni, Orvieto, and Rome. He died on his way to a General Council in Lyon, and was canonized in 1323. He was the first among 13th century metaphysicians to stress the importance of sense perception and the experimental foundation of human knowledge. His *Summa theologiae*, the first attempt at a complete theological system, remains substantially the standard authority in the Roman Catholic Church. His only scholastic rival was Duns Scotus, the “subtle doctor,” whose followers were the Fransiscans. Thereafter medieval theologians were divided into two schools, Scotists and Thomists, whose differences permeated almost every branch of doctrine.
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- 96 Immanuel Kant (translated by Werner S. Pluhar), *Critique of practical reason*. (Indianapolis, Indiana: Hackett Publishing Co., 2002).
- 97 Alfred Edward Taylor, *The Faith of a Moralist: Gifford Lectures Delivered in the University of St. Andrews, 1926–1928*. (New York: Macmillan and Co., 1930).
- 98 A *rasūl* (apostle) is a messenger from Allah (ﷻ) who came with a book that was written down and recorded by followers or by the apostle himself. The Qur’an identifies five apostles: Ibrāhīm (Abraham), Dāwūd (David), Mūsá (Moses), ʿĪsá (Jesus), and Muhammad (ﷺ). A *nabī* is a prophet who came with a revelation/guidance that was not formally written down.
- 99 These correspond to the biblical prophets (ﷺ): Adam (Ādam), Noah (Nūḥ), Abraham (Ibrāhīm), Lot (Lūṭ), Ishmael (Ismāʿil), Isaac (Ishāq),

Jacob or Israel (Ya'qūb or Isrā'il), Joseph (Yūsuf), Shu'ayb (Jethro), Job (Ayyūb), Moses (Mūsá), Aaron (Hārūn), David (Dāwūd), Solomon (Sulaymān), Elijah (Ilyās), al-Yasa' (Elisha), Jonah (Yūnus), Zakariah (Zakariyā), John the Baptist (Yaḥyá), and Jesus ('Īsá), may Allah's (ﷻ) peace and blessings be upon them all. Though they may be mentioned in the Bible by other names, it is not clear who Idrīs and Dhū al-Kifl (ﷻ) correspond to; Hūd and Ṣāliḥ (ﷻ) are not mentioned at all in the Gospel.

100 Acts, 7:54–60, King James Version.

101 **Nero Claudius Caesar Augustus Germanicus** (37–68CE) – the last Roman emperor of the Julio-Claudian dynasty. The first Roman-Jewish War (66–70CE) took place during his reign. A military coup forced him from power in 68CE, and to avoid execution, he committed suicide. His term of office was characterized by tyranny, especially that of early Christians, and extravagance.

102 **John the Elder (or John the Presbyter)** – as opposed to the Apostle John, one of the 12 disciples of Jesus (ﷺ), who is credited by mainstream Catholic sources as the author of the Gospel of John, the Epistles of John, and the Book of Revelations. However, Eusebius, a high official in the Roman Empire under Constantine, felt that 2nd John, 3rd John, and Revelations were written by “another” John, whom he called John the Elder. The Church believes that John the Elder was invented by Eusebius because he was dissatisfied by the statements made in Revelations.

103 **St. Ignatius of Antioch** – possibly a student of St. John the Apostle, he is considered to be one of the Apostolic Fathers — the early and influential theologians and writers in the Christian Church, particularly those of the first centuries of Christian history. In a letter to the Smyrnaeans, he was the first one to use the Greek word *katholikos* (universal, complete, whole) to describe the church, “Wherever the bishop appears, there let the people be; as wherever Jesus Christ is, there is the Catholic Church. It is not lawful to baptize or give communion without the consent of the bishop. On the other hand, whatever has his approval is pleasing to God. Thus, whatever is done will be safe and valid.” In his letter to the Romans before his execution, he wrote, “I am writing to all the Churches and I enjoin all, that I am dying willingly for God's sake, if only you do not prevent it. I beg you, do not do me an untimely kindness. Allow me to be eaten by the beasts, which are my way of reaching to God. I am God's wheat, and I am to be ground by the teeth of wild beasts, so that I may become the pure bread of Christ.”

Trajan (52–117CE) – Roman emperor, from 98–117CE, who rose to prominence as a general in the Roman army along the German frontier. He is best

remembered for his public building program which reshaped the city of Rome. Even though he persecuted Christians during his reign, medieval Christian theologians considered him to be a virtuous pagan, and later Christian historians regarded him to be one of the five “good” Roman emperors.

104 **Marcus Aurelius Antoninus Augustus** (121–180CE) – Roman emperor from 161–180CE, he is considered to be the last of the five “good” emperors. Along with military expeditions into Asia and Germany, he is best remembered for his writings in Greek, especially *Meditations* (170–180CE), which he wrote during his last military campaigns. Because of the literary quality of this work, he is considered to be an important Stoic philosopher.

105 **St. Perpetua and St. Felicitas** (died 203CE) – Christian martyrs who lived in Carthage, a Roman province in North Africa; Perpetua was a 22-year old noblewoman, who was nursing at the time, and Felicitas, who was expecting a baby at the time, was her servant. The two along with three others were arrested for converting to Christianity. Perpetua wrote a vivid account of what happened while she and the others were incarcerated before their execution. Perpetua’s father entreated her to apostatize on several occasions but she remained steadfast on her commitment to God. Before her impending execution, Perpetua saw a dream in which she saw herself on a dragon’s head, ascending a perilous bronze ladder leading to green meadows, where a flock of sheep was grazing. Perpetua and the other arrested Christians with her were ordered to be torn to pieces by wild beasts in a public spectacle.

106 **Gaius Messius Quintus Decius** (201–251CE) – Roman emperor from 249–251CE, he co-ruled with his son until both were killed in a military campaign. While emperor, he focused on restoring the strength of the state and revitalizing public piety by institutionalizing the state religion. To this end, he persecuted Christians who considered it offensive to make an oath of allegiance to the emperor by making a pagan sacrifice for the emperor’s and empire’s well-being. Christians who refused to make the sacrifice were executed, and this led to the Christian pogroms to Carthage and Alexandria in North Africa.

107 **Diocletian** (224–311CE) – Roman emperor from 284–305CE, he started off as a low-ranking military officer and gradually distinguished himself through successive campaigns, rising to become the cavalry commander of the emperor Carus. Upon Carus’s and his son’s death, Diocletian was proclaimed the new emperor by the army. Though he was responsible for the most ferocious persecution of Christians, Christianity was not destroyed and went on to become the state religion under the next emperor, Constantine, who claimed to be the first Christian emperor of Rome.

- 108 **Michael Servetus** (1511–1553) – theologian and physician, born in Huesca, Spain. He studied law, worked largely in France and Switzerland, and his theological writings denied the Trinity and the divinity of Jesus (ﷺ). He escaped the Inquisition but was burnt by Calvin at Geneva for heresy. While studying medicine at Paris he is said to be the first European to have discovered the pulmonary circulation of the blood.
- 109 **Elizabeth I** (1533–1603) – Queen of England and Ireland from 1558–1603, the daughter of Henry VIII, and last of the Tudor monarchs. She became the Supreme Governor of the English Protestant Church, later to be called the Church of England. During the Elizabethan era, English theater led by playwrights William Shakespeare and Christopher Marlowe flourished; and in foreign engagements the British defeated the Spanish armada in 1588, paving the way for the ascendancy of the British empire. Elizabeth also imprisoned her major rival, **Mary I, Queen of Scots**, in 1568. Mary was considered by Catholics to be the legitimate heir to the English throne, however she was regarded to be a threat by her first cousin, Queen Elizabeth I. After 19 years of imprisonment in England, she was tried and executed for treason, in 1587, following her alleged involvement in three plots to assassinate Elizabeth and place herself on the English throne.
- 110 **Pontius Pilate** – a Roman appointed by the Emperor Tiberius in 26CE as prefect (chief officer or magistrate) of Judea, having charge of the state and the occupying military forces, but subordinate to the legate of Syria. Although based in Caesarea, he also resided in Jerusalem, and was noted for his order to execute Jesus of Nazareth by crucifixion at the prompting of the Jewish authorities. He caused unrest by his use of Temple funds to build an aqueduct, by his temporary location of Roman standards in Jerusalem, and by his slaughter of Samaritans in 36CE (for which he was recalled).
- 111 As Muslims, we have difficulty with the words *religious* and *worship*, as they have become defined in the secular world. The secular power orientation does not consider matters of public policy to be acts of worship to God and does not regard legislative initiatives to be shaped by moral imperatives that are tied to religious sources of guidance.
- 112 **Nicholas of Cusa** (1401–1464) – considered, by Europeans, to be one of the greatest intellects of the 15th century, he was a Roman Catholic cardinal from Germany, a philosopher, jurist, mathematician, and astronomer. After Constantinople was liberated by the Muslims in 1453, he supported Pope Pius II's campaign for a crusade against the Turks. In the area of scientific discovery, Copernicus, Galileo, Bruno, and Kepler were all aware of his writings; in fact Kepler considers him to be "divinely inspired." According to

some accounts of history, he was the first to use concave lenses to correct myopia, and he developed the concepts of infinitesimal and relative motion.

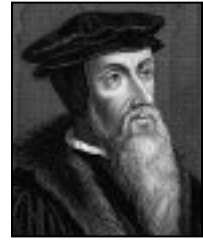
113 **Apocrypha, Old Testament** (Greek for *hidden things*) – usually considered to be a collection of Jewish writings found in the Greek version of the Hebrew Bible (the Septuagint), but not found in the Hebrew Bible itself; in a more general sense, it is characterized as a literature of an esoteric or spurious kind. Most of these writings were in the Latin version of the Christian Bible approved at the Council of Trent (the Vulgate), so Roman Catholics tend to consider them as inspired and authoritative, and designate them as *deuterocanonical* (accepted by Catholics as part of the canon, but recognized not to be accepted by all). Protestants and most others, on the other hand, attribute less authority to them, referring to them as *Apocrypha*. Corresponding to this distinction, non-Catholic Bibles tend to locate the Apocrypha as a separate collection between the two Testaments or after the New Testament, while Catholic Bibles tend to place the writings among the Old Testament works themselves. There is no consensual agreement on which writings are to be included in this collection.

114 **Philo Judeus** (25BCE–50CE) – Hellenistic Jewish philosopher, born in Alexandria, Egypt, where he was a leading member of the Jewish community. A prolific writer, he sought to effect a synthesis between Greek philosophy and Jewish scripture, and subsequently influenced Greek Christian theologians such as Clement and Origen. In 40CE he headed a deputation to the mad Emperor Caligula to plead for Jews who refused to worship the Roman emperor.

115 **Quintus Septimus Florens Tertullianus** (160–220CE) – Christian theologian, born in Carthage (in today's Tunisia). He lived for some time in Rome, was converted to Christianity (196CE), and then returned to Carthage. His opposition to worldliness in the Church culminated in his becoming a leader of the Montanist sect (207CE). The first to produce major Christian works in Latin, he thus exercised a profound influence on the development of ecclesiastical language. He wrote books against heathens, Jews, and heretics, as well as several practical and ascetic treatises.

John Calvin (1509–1564) – Protestant reformer, born in Noyon, France. He studied Latin in Paris, then law at Orleans, where he developed his interest in theology. In Bourges and other centers, he began to preach the reformed doctrines, but he was forced to flee from France to escape persecution. At Basel he issued his influential *Christianae Religionis Institution* (1536, *Institutes of the Christian Religion*), and at Geneva was persuaded by Guillaume Farel to help with the reformation. The reformers proclaimed a Protestant Confession

of Faith, under which moral severity took the place of license. When a rebellious party, the Libertines, rose against this, Calvin and Farel were expelled from the city (1538). Calvin withdrew to Strasbourg, where he worked on New Testament criticism, and got married. In 1541 the Genevans recalled him, and he founded a theocracy which controlled almost all the city's affairs. By 1555 his authority was confirmed into an absolute supremacy. The father figure of Reformed Theology, he left a double legacy to Protestantism by systematizing its doctrine and organizing its ecclesiastical discipline. His commentaries, which embrace most of the Old and New Testaments, were collected and published in 1617.



Blaise Pascal (1623–1662) – mathematician, physicist, theologian, and man-of-letters, born in Clermont-Ferrand, France. In 1647 he invented a calculating machine, and later the barometer, the hydraulic press, and the syringe. Until 1654 he spent his time between mathematics and the social round in Paris, but a mystical experience that year led him to join his sister, who was a member of the Jansenist convent at Port-Royal, where he defended Jansenism against the Jesuits in *Lettres provinciales* (1656–1657). Fragments jotted down for a case book of Christian truths were discovered after his death, and published as the *Pensees* (1669, *Thoughts*).



Soren Kierkegaard (1813–1855)– philosopher and religious thinker, born in Copenhagen; also known as Aabye. He is regarded as one of the founders of existentialism. He suffered an anguished private life and was a highly unorthodox philosopher. He reacted strongly against the abstract system-building of Hegel and the German tradition of the day, and tried to emphasize the importance of the individual and the crucial choices through which we form ourselves. His best-known works are more literary than academic, and include *The Concept of Irony* (1841), *Either-Or* (two volumes, 1843), *Fear and Trembling* (1843), and *The Sickness unto Death* (1849).

Karl Barth (1886–1968) – Protestant theologian, born in Basel, Switzerland. He studied in Berne, Berlin, Tubingen, and Marburg. While pastor at Safenwil, he wrote a *Commentary on St. Paul's Epistle to the Romans* (1919) which established his theological reputation. He became professor at Gottingen (1921), Munster (1925), and Bonn (1930), refused to take an unconditional oath to Hitler, was dismissed, and so became professor at



Basel (1935–1962). He played a leading role in the German Confessing Church and Barmen Declaration (1934). The major exponent of Reformed theology, his many works include the monumental *Kirchliche Dogmatik* (1932–1967, *Church Dogmatics*).

- 116 **Alfred North Whitehead** (1861–1947) – mathematician and philosopher, born in Ramsgate, Kent, UK. He studied at Cambridge, where he was senior lecturer in mathematics until 1910. He then taught at London (1910–1914), becoming professor of applied mathematics at Imperial College (1914–1924), and was professor of philosophy at Harvard (1924–1937). He collaborated with his former pupil, Bertrand Russell, on the monumental *Principia Mathematica* (1910–1913). His best known philosophical works are *The Concept of Nature* (1920) and *Process and Reality* (1929). More popular works include *Adventures of Ideas* (1933) and *Modes of Thought* (1938).



Paul Johannes Tillich (1886–1965) – Protestant theologian and philosopher, born in Starzeddel, Germany. He became a Lutheran pastor (1912) and served as military chaplain in the German army in World War 1. He taught at Berlin (1919–1924) and held professorships at Marburg (1924–1925), Dresden (1925–1928), Leipzig (1928–1929), and Frankfurt (1929–1933). He was an early critic of Hitler and the Nazis, and in 1933 was barred from German universities, the first non-Jewish academic “to be so honored” as he put it. He emigrated to the USA, and taught at New York (1933–1955), Harvard (1956–1962), and Chicago (1962–1965), becoming a US citizen in 1940. His main work is *Systematic Theology* (three volumes, 1951–1963), which combines elements from existentialism and depth-psychology, as well as from traditional Christian thought. He explained faith as a matter of *ultimate concern* with a reality transcending finite existence, rather than a belief in a personal God. His popular works like *The Courage to Be* (1952) and *Dynamics of Faith* (1957) reached large general readerships in the West.



- 117 **ashāb al-kaḥf** – literally, *the folks of the cave*. They lived in an area thought to be today’s Levant (geographical Syria) under a tyrant king. After taking issue with the king’s false authority and the “state’s” false power they abandoned their subservient society and left for a cave where they could have the freedom to be Allah’s (ﷻ) servants and subjects. And as Allah’s (ﷻ) decree would have it, they were to remain over 300 years in that cave and then come back to life — in a new society and a new dispensation. *Sūrah al-Kahf*, the 18th chapter of the Qur’an, is named after this group.

- 118 James H. Leuba, *God or man? A study of the value of God to man*. (New York: Holt, 1933).
- 119 Edward J. Larson and Larry Witham, *Leading scientists still reject God*. (New York: Nature Magazine, Nature Publishing Group, a division of Macmillan, July 23, 1998), Vol. 394, p. 313.
- 120 **Positivism** – in philosophy, the position that all genuine knowledge is derived from and validated by science. Developed from the British empiricist tradition, it was first explicitly formulated in the 19th century, by Comte, and was taken up by the utilitarians (Bentham and Mill), Herbert Spencer, Mach, and others, who were optimistic about the benefits of scientific progress for humanity and who were hostile to theology and metaphysics.
- 121 One example of how the Roman imperial regime intervened in Christian freedom of belief and conscience was **Arius** (250–336CE), a Libyan who founded Arianism. He trained in Antioch (Syria/Turkey), and became a presbyter (elder) in Alexandria (Egypt). He said (319CE) that, in the doctrine of Trinity, the son was not co-equal or co-eternal with the Father, but only the first and highest of all finite beings, created out of nothing by an act of God's free will. He won some support, but was deposed and excommunicated in 321CE by a synod of bishops in Alexandria. The subsequent battle for free religious expression was fierce, so the Council of Nicaea (Nice) was called in 325CE to settle the issue. Out of this came the definition of the absolute unity of the divine essence, and the equality of the three persons of the trinity. Arius was banished, but recalled in 334CE, and died in Constantinople. After his death the strife spread more widely abroad: the West was mainly Orthodox, the East largely Arian or semi-Arian; but despite later revivals the Arian doctrine was largely suppressed by the end of the 4th century due to the inhuman and harsh interference of the European Roman Empire into the African/Asian understanding of Jesus (ﷺ).
- 122 **Bill of Rights** – list of citizens' rights set out in constitutional documents. Usually accompanying the document is an elaboration of the institutional means and powers by which such rights may be enforced. The best known example is the first ten amendments to the US Constitution, adopted in 1791. This "protects the liberties of private citizens" in relation to the Federal and State governments in such matters as freedom of speech, religion, the press and assembly, and legal procedure. It was adopted because of popular pressure during the campaign to ratify the Constitution (1787–1788), and its meaning has been expounded in many cases decided by the Supreme Court.
- 123 For more information about the Islamic Center in Washington, DC, refer to the website: <http://www.islamiccenterdc.com/whathappened.htm>.

124 **Jehovah's Witnesses** – A millenarian movement organized in the USA in 1884 under **Charles Taze Russell** (1852–1916). They adopted the name Jehovah's Witnesses in 1931; previously they were called *Millennial Dawnists* and *International Bible Students*. They have their own translation of the Bible, which they interpret literally. They believe in the imminent second coming of Jesus (✠), avoid worldly involvement, and refuse to obey any law which they see as a contradiction of the law of God — refusing, for example, to take oaths, enter military service, or receive blood transfusions. They publish *The Watchtower*, meet in Kingdom Halls, and all “witness” through regular house-to-house preaching. They are said to number about one million, and are now an international movement.



125 **Mormons** – a religious movement based on the visionary experiences of **Joseph Smith, Jr.** (1805–1844), who organized it as the *Church of Jesus Christ of Latter-Day Saints* in 1830 in Fayette, New York. Smith claimed to have been led to the Book of Mormon, inscribed on golden plates and buried 1,000 years before in a hill near Palmyra, New York. An account of an ancient American people to whom Jesus (✠) appeared after his ascension, it teaches Jesus's (✠) future establishment of the New Jerusalem in America. It is regarded as equal with the Bible. Subjected to persecution, the Mormons moved West, and Brigham Young (1801–1877) finally led most of them to the valley of the Great Salt Lake (1847). Their practice of polygamy (until 1890) created such antagonism that it led to the mob murder of Joseph Smith. Mormons now actively engage in missionary work and give two years' voluntary service to the Church. It is estimated that there are five million Mormons worldwide.

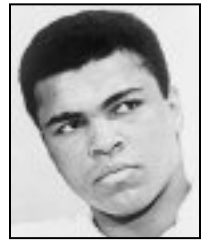


126 **Defense of Marriage Act (DOMA) of 1996** – a federal law of the United States, which holds that (1) no state (or other political subdivision within the United States) needs to treat a relationship between persons of the same sex as a marriage, even if the relationship is considered a marriage in another state; and (2) the federal government may not treat same-sex relationships as marriages for any purpose, even if concluded or recognized by one of the states. The bill defining the law was approved by the US Congress (Senate: 85–14; House of Representatives: 342–67) and signed into law by President Bill Clinton. As for the definition of *marriage* and *spouse*, insofar as this legislation is concerned, the word *marriage* means only a legal union between one man and one woman as husband and wife, and the word *spouse* refers only to a person of the opposite sex who is a husband or a wife.

127 **Mahmoud Abdul-Rauf** (1969–present) – formerly known as Chris Jackson, he accepted Islam in 1993. After a record-setting college career at Louisiana State University, he was selected as the third pick in the 1990 National Basketball Association (NBA) Draft by the Denver Nuggets. He played professionally for the Denver Nuggets, Sacramento Kings, and the Vancouver Grizzlies in the NBA; and also in Europe and Saudi Arabia. He was doubly extraordinary because he was able to manage his Tourette Syndrome in order to have a career as a basketball player.



128 **Muhammad Ali** (1942–present) – regarded by some sports historians to be the greatest boxing champion of all time; and also regarded to be the most influential athlete of the 20th century. Starting life as Cassius Clay, Jr., he accepted Islam under the influence of Malcolm X, entering the Nation of Islam in 1964; he changed his name to Muhammad Ali. In the light heavyweight division, he won a gold medal in the 1960 Olympics and later as a professional became the youngest boxer to win the heavyweight title. Not only known for his boxing prowess and unique style — “I float like a butterfly and sting like a bee” — he was also much admired for his social activism regarding the mistreatment of African Americans in the United States. On grounds of conscience, he refused to fight in the Vietnam War, and ended up sacrificing some of his best years as a fighter because he was banned from the sport. When he was allowed to resume his boxing career, he promptly came back and won the heavyweight championship. Later on in life, his flamboyant words and exuberant style were compromised by Parkinson’s disease.



Muhammad Ali with Richard Durham (coauthor), *The Greatest, My Own Story*. (New York: Ballantine Books, 1975).

129 **William Jefferson “Bill” Clinton** (1946–present) – 42nd president of the United States from 1992–2000. Before becoming president, he was a multiple-term governor in the state of Arkansas, a graduate of Yale Law School, and a Rhodes Scholar. Even though he left office with the highest approval rating of any president since World War II, he will probably be most remembered for his insatiable sexual escapades while in the White House, the most notorious of which was the Monica Lewinsky scandal. By signing the omnibus counter-terrorism bill into law (1996), approv-



ing secret evidence and illegal searches, he paved the way for the ultimate passing of the more draconian Patriot Act under the Bush Administration. He kicked off his 1996 presidential campaign by bombing Afghanistan, and in order to deflect attention away from the Lewinsky scandal, he bombed an aspirin factory in Sudan, killing scores of civilians in both incidents. The Muslims who voted for him in the 1992 election for president did so because he had promised to lift the arms embargo on the Bosnian Muslims; however, once he was elected, he did not lift the arms embargo, waiting until Bosnia was literally raped and dismembered to pursue peace negotiations, which culminated in the Dayton Accords (1995).

George W. Bush (1946–present) – 43rd president of the United States, known for launching the “war on terror” against the entire Muslim world, a 21st-century Crusader. The eldest son of former president George H.W. Bush (the 41st president), he was the governor of Texas, one of the owners of the Texas Rangers baseball team, and head of a few failed businesses, before becoming the chief executive of the United States. The 9/11 attacks took place during his first term in office, and he used the tragedy to launch a perpetual war against a faceless enemy, starting in Afghanistan and then proceeding to Iraq. No administration official was ever fired for the 9/11 incident, even though it was the greatest national security breach in US history. Further, no solid and believable evidence was ever communicated to justify the invasion and on-going occupation of Afghanistan and Iraq. Though he never owned up to his war crimes, as expected, by the time he left office, he was responsible for killing over one million Iraqis (mostly civilians, displacing four million more, creating two million orphans, and turning one million women into prostitutes. It was the Iraq war that ultimately drained the US economy, causing Bush to leave the White House with perhaps the lowest approval rating of anyone to ever occupy the office of president. He also stood by while Israel tried to expunge Hizbullah in 2006, and Hamas in 2008. His legacy will be associated with the likes of Guantanamo Bay, Abu Ghraib, enhanced interrogation techniques, secret renditions, enemy combatants, environmental intransigence, redefining torture, and pulling out of all international agreements relating to the proper treatment of prisoners of war. He also proved inept at handling domestic problems, with Hurricane Katrina standing out as one of the greatest natural disasters in American history, and with the financial crisis of 2008 standing out as the greatest economic disaster since the Great Depression.



130 **Anthony Charles Lynton “Tony” Blair** (1953–present) – British prime minister from 1997–2007, commonly regarded as the Bush administration

lapdog in the UK, providing military and tactical support for US-neoconservative policies in the Islamic East. He was the most vociferous European proponent of the US “war on terror.” He also had to leave office because of mounting casualties from the Iraq War and because the economy could no longer sustain deployment in the Middle East. After resigning the prime ministership, he immediately became the official envoy of the Quartet (the United Nations, the European Union, the United States, and Russia) on the Middle East. Even though he is negotiating with Hizbullah and Hamas behind the scenes, and through unofficial emissaries, he still characterizes both Islamic parties publicly as terror organizations. He wants to force the Palestinians to recognize the existence of Israel (its “right” to formalize and continue its occupation), abide by previous agreements, and to renounce violence; however, he has not been heard to require the Israelis to agree to the same.



Silvio Berlusconi (1936–present) – Italian prime minister from 1994–1995, 2001–2006, and 2008–present, he is politically the Italian version of Tony Blair. In addition to executive politics, he is also an entrepreneur as a real estate and insurance tycoon, a sports team owner, and a bank and media proprietor. He is the founder and major shareholder of Fininvest, a media and finance company, and one of the ten largest corporations in the country. Together with the Saudi Prince al-Waleed bin Talal, he is the main shareholder of Mediaset, another publicly traded company. He is Italy’s third wealthiest person, with a personal worth of approximately \$9.4 billion. Berlusconi has been extensively involved in organized crime, including mafia collusion, false accounting, tax fraud, corruption, and bribery of police officers and judges. He has been tried in 12 cases, but in all but one, he was either acquitted, or because of delaying tactics, exonerated.



131 **Cathars** (pure ones) – originally, they were perceived by the establishmentarian church as 3rd-century separatists from the Church, puritan and ascetic, following the teachings of the 3rd-century Roman bishop Novatian. In the Middle Ages, as a denomination, they were known in Bulgaria as *Bogomiles* and in France as *Albigenses*. Celibate, they rejected sacraments (a formal religious act conferring a specific grace on those who receive it) and held *good* and *evil* to be separate spheres (*dualism*). They survived until the 14th century, when they were finally exterminated by the Inquisition.

Waldenses or **Waldensians** – a small Christian community originating in a reform movement initiated by Peter Waldo at Lyon, France, in the 12th cen-

ture. They rejected the authority of the pope, prayers for the dead, and veneration of the saints. Excommunicated and persecuted, they survived through the Middle Ages. After the Reformation, as Protestants, they continued mainly in Northern Italy, with missions in South America.

- 132 **Pope Lucius III** (1100–1185) – pope from 1181–1185, he passed at least half of his tenure in exile at Velletri and Verona. In 1184, he held a synod at Verona which condemned the Cathars, Paterines, Waldensians and Arnoldists as heretics.

Pope Innocent III (1161–1216) – pope from 1198–1216, he felt that the Muslim liberation of Jerusalem in 1187 was an indication of divine retribution against the moral degeneration of Christian princes. In on-going attempts to consolidate papal authority, he convened the Fourth Lateran Council (1215), which issued over 70 reformatory decrees. During his time, the papacy rose to the height of its powers. Innocent III was considered to be the most powerful person in Europe, asserting his papal authority over all of Europe, while still politically maneuvering around the temporal authority of kings. He decreed the Fourth Crusade in 1198 and also ordered a crusade against the Albigenses, which successfully subdued the Cathar heresy in France but at a great cost in life and blood.

- 133 **The Fourth Lateran Council** (1215) – convened by Pope Innocent III, who ordered around 1,200 bishops, abbots, and nobles from all over Europe to assist in adjusting current laws or creating new ones to further influence the masses in supporting the pope as the universal authority of the empire. The council redefined some fundamental doctrines such as the nature of the Eucharist (the ordered annual confession of sins), detailed procedures for the election of bishops, and mandated a strict lifestyle for clergy including forbidding them to participate in judicial procedures in which “sinners” had to undergo often painful physical consequences to either atone for their sins or prove themselves innocent of often frivolous charges. The council also mandated that Jews wear special identifying markings on their clothing — a sign of the increased hostility felt by Christians towards Jews in the region.

- 134 **Dominicans** – religious order, officially *Ordo Praedicatorum* (Latin for *Order of Preachers*); also known as the Friars Preachers, Black Friars, or Jacobins. It was founded by St. Dominic in 1216 in Italy to provide defenders of the Roman Catholic Faith. The order exercises individual and corporate poverty, but is devoted mainly to preaching and teaching. It has a first-rate record of learning (for example, St. Thomas Aquinas and Albertus Magnus), and also of missionary activity, with houses in every part of the

Christian world. There is also a second order of nuns and a third or tertiary order of members not enclosed.

135 William H. Gentz, *The Dictionary of Bible and Religion*. (Nashville, Tennessee: Abingdon Press, 1986), p. 490.

136 **King Ferdinand II** (1452–1516) and **Queen Isabella I** (1451–1504) – their marriage in 1469 paved the way for the unification of Spain under Charles V, their grandson. They are credited with completing the Reconquista (reclaiming Andalusian and Iberian territory from the Muslims over 800 years), instituting the Spanish Inquisition (the expulsion of Jews and Muslims from Spain in addition to mass executions and forced conversions to Christianity), sponsoring exploratory voyages to the Americas, and laying the foundations of the Spanish Empire.

Illuminism – the doctrine of practice of people or groups who believe themselves to possess special spiritual, moral, or intellectual enlightenment. The term has been associated with various groups of “illuminate” in history, for example, people related to the Enlightenment of the 18th century and religious sects claiming knowledge of truth.

137 William H. Gentz, *The Dictionary of Bible and Religion*. (Nashville, Tennessee: Abingdon Press, 1986), p. 490.

138 Ibid.

139 Ibid.

140 **William Franklin “Billy” Graham** (1918–present) – evangelist, born in Charlotte, North Carolina, USA. The son of a dairy farmer, he attended Florida Bible Institute, was ordained a Southern Baptist minister in 1939, and quickly gained a reputation as a preacher. During the 1950s he conducted a series of highly organized revivalist campaigns in the USA and UK, and later in South America, the USSR, and Western Europe.



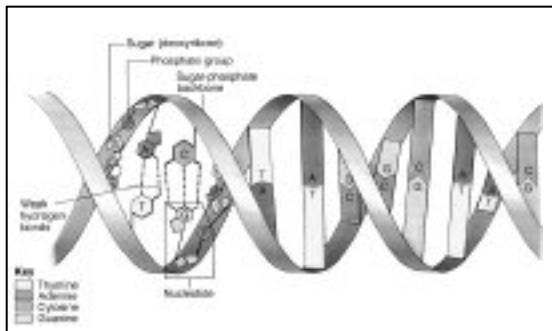
In 1949, William Randolph Hearst, head of a large publishing empire, and Henry Luce, chief of another one, Time, Inc., were both worried about communism and the growth of liberalism in the United States. They personally created an international personage who, for two decades thereafter, would become a powerful voice preaching doctrines they approved of. The voice of Billy Graham, an obscure evangelist holding poorly attended tent meetings in Los Angeles, was basically unknown until the intervention of

Hearst and Luce. Many rich and powerful people encourage evangelists like Graham, perhaps because those who have already made their money in the here-and-now do not mind urging everyone else to wait for their rewards in the hereafter. When the rich and powerful control overwhelming access to the public mind they can turn this impulse into a national movement.

Hearst and Luce interviewed the inconsequential preacher and decided he was worthy of their support. Billy Graham became an almost instantaneous national and, later, international figure preaching anti-communism and blessing almost every war that was launched by the White House. In late 1949 Hearst sent a telegram to all Hearst editors, "Puff Graham." The editors did — in Hearst newspapers, magazines, movies, and newsreels. Within two months Graham was preaching to crowds of 350,000. In February 1950 Luce added his empire to the Hearst publicity. The impact was later described by Graham, "Time and Life began carrying about everything I did, it seemed like. They gave me a tremendous push..." By 1954 Luce had put Billy Graham on the cover of Time magazine. Graham was preaching, "Either Communism must die, or Christianity must die." The preacher became a public advocate of Senator Joseph McCarthy.

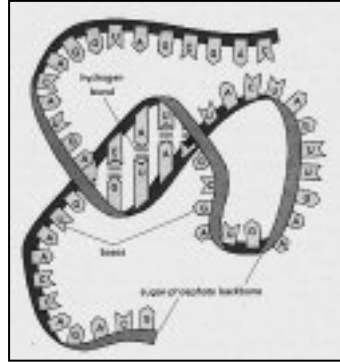
More recently, Billy Graham's son, Franklin Graham, voiced high-decibel remarks about Islam. And Graham, Sr. (March, 2002) also had to apologize to the Jews for some remarks he made concerning their clout during the Nixon White House years — as those tapes were recently released to the public.

141 deoxyribonucleic acid (DNA) – the nucleic acid which occurs in combination with protein in the chromosomes, and which contains the genetic instructions. It consists of four nitrogenous bases (adenine, guanine, thymine, cytosine), a sugar (2-deoxy-D-ribose), and phosphoric acid, arranged in regular structure. The skeleton of the DNA consists of two chains of alternate sugar and phosphate groups twisted round each other in the form of a double helix; to each sugar is attached a base; and the two chains are held together by hydrogen bonding between the bases. The sequence of bases provides in code the genetic information, which is transcribed, edited, and translated by the RNA. Each human cell nucleus contains approximately 6×10^9 base pairs of DNA, totaling in length about 2m, but coiled upon itself again and again, so that it fits inside the cell nucleus



of less than 10µm in diameter. DNA replicates itself accurately during cell growth and duplication, and its structure is stable, so that heritable changes (mutations) are infrequent. The structure of DNA was discovered by geneticists James Watson and Francis Crick in 1953.

ribonucleic acid (RNA) – nucleic acid found throughout the cell, distinguished from DNA by the substitution of the pyrimidine base, uracil, for thymine. Nuclear RNA is formed as a complementary strand to a section of DNA base sequences. The intron sequences are then excised to give mature messenger RNA, which passes through the nuclear membrane to the ribosomes in the cytoplasm. Transfer RNA collects the free amino acids in the cytoplasm, and transports them to the ribosomes (containing ribosomal RNA), where they are laid down in the sequence dictated by the messenger RNA. Thus the messenger RNA, once attached to the ribosomes, serves as a template for the production of polypeptide chains.



142 **Ezra** (5th–4th century BCE) – religious leader who lived in Babylon during the reign of King Artaxerxes (I or II), who reorganized the Jewish community in Jerusalem, and who renovated its religious cult. He may have brought part of the Mosaic law (the Pentateuch) with him; an Old Testament book bears his name, as well as the apocryphal works of 1 and 2 Esdras (the Greek equivalent of the name *Ezra*).

143 **Heraclius** (575–641CE) – ruled for 30 years as the Byzantine emperor from 610–641CE. In 613, the Persian army occupied Damascus with the help of the Jews, took Jerusalem in 614CE, damaging the Church of the Holy Sepulchre and capturing the Holy Cross and Egypt in the process. The situation was so grave that Heraclius reportedly considered moving the capital from Constantinople to Carthage. After rebuilding his army, Heraclius invaded Persia with 70,000 men, defeating the Persians at the Battle of Nineveh in 627CE. Heraclius personally defeated and killed the Persian general, Rhahzadh, in the battle. The Persians never recovered from this war and would later succumb to the Muslims. The Byzantines reached the height of their power in 630CE; Heraclius hellenized the empire, replacing Latin with Greek as the official language. Soon after his conquest of the Persians, Heraclius fell ill and could not lead his troops again. At the Battle of Yarmūk in 636CE, the Byzantines suffered a crushing defeat, losing all of Syria and Palestine, followed by Egypt in short order.

144 Dr. Wahbah al-Zuhaylī, *Al-Tafsīr al-Munīr fī al-'Aqīdahī wa al-Sharī'ah wa al-Manhaj*, Volume 3. (Beirut, Lebanon: Dār al-Fikr al-Mu'āṣir, 1411AH), p. 33.

145 **virus** – a Latin word for poison or toxin; a submicroscopic infectious agent that is not able to reproduce outside a host cell. Viruses are known to infect all kinds of cells, in plants and animals alike. So far, around 5,000 have been catalogued and described in detail, although this figure appears to be just the tip of the iceberg. They are approximately 1/100th the size of a bacteria, having a diameter of 10–300nm and a length up to 1,400nm. All viruses are made of genetic material, RNA or DNA, and have a protein coat to protect these rudimentary genes; some are also encapsulated in a fat envelope when they are outside a cell environment. Not all viruses are harmful.

146 From Ibn Mardawayh, Ibn Ḥabbān, and al-Ḥākīm in al-Mustadrak, and recorded in the Ṣaḥīḥ of Muslim,

ثلاثة لا ينظر الله عز وجل إليهم يوم القيامة : العاق لوالديه . والمرأة المترجلة . والديوث . وثلاثة لا يدخلون الجنة : العاق لوالديه . والمدمن على الخمر . والمنان بما أعطى

147 **Suez War of 1956** – emerging out of the yoke of European colonial occupation, Egypt under the command of Jamāl 'Abd al-Nāṣir, declared full independence from the British on June 18, 1956. One month later, on July 26, 1956, in order to be economically self-sufficient as well as politically free, 'Abd al-Nāṣir nationalized the Suez Canal, leading to the Suez War. At the same time, Egyptian forces blocked the Straits of Tiran, a narrow waterway that was Israel's only outlet to the Red Sea. When 'Abd al-Nāṣir took control of the Suez Canal zone away from British and French companies, who claimed to have "owned" it, the British and French governments authorized a joint invasion and occupation of the Suez Canal zone. At France's suggestion, planning was coordinated with Israel, a fact which all three nations continue to deny. On October 29, 1956, Israeli troops quickly occupied the Sinai Peninsula, on their way to the Suez Canal. The next day, Britain and France, as part of the joint British-French-Israeli plan, suggested a 10-mile buffer on either side of the Suez canal, which would separate the Egyptians from the Israelis, and which would be temporarily occupied by the British and the French. 'Abd al-Nāṣir refused this "generous" offer, and on October 31, Egypt was attacked and invaded by British and French military forces. In response to these developments, the Soviet Union threatened to intervene on Egypt's behalf. This forced President Eisenhower of the United States to intervene as well, as he pressured Britain, France, and Israel into agreeing to a cease-fire and eventual withdrawal from Egypt. The Suez War lasted for only a week, and invading forces were withdrawn within the month. As a

result, Egypt formally came under the influence of the Soviet Union, and remained so until the Camp David Accords 23 years later.

148 **1973 Israeli-Arab War or Yom Kippur War** – this war, between a coalition of Arabian nations led by Egypt and Syria, and Israel, lasted 20 days from October 6, 1973 to October 26, 1973. Israel was apparently caught by surprise as Egypt and Syria tried to liberate some of the territories occupied by Israel after the Six-Day War in 1967, namely the Sinai and the Golan Heights. Both Egypt and Syria made some gains in the first week of the war, but after a massive airlift of military aid and logistical support from the United States, starting on October 10th, Israel was able to reverse all the gains made by the Arabian countries. Arabian members of OPEC, led by King Faisal of Saudi Arabia, responded to the US airlift with the Arab Oil Embargo of 1973 against the United States and her European satellites. Popularly presented by many in the Arabian world as a victory, this war ultimately led to the Egyptian capitulation at Camp David in 1979; and with Egypt “out of the way,” the easy confiscation of more Palestinian land on the West Bank and Gaza by Israeli squatters backed up by instant access to US arms and weapons.

149 **Organization of Petroleum Exporting Countries (OPEC)**

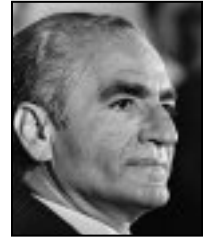
– headquartered in Vienna, Austria since 1965, today it is an organization composed of 12 oil-exporting countries: Algeria, Angola, Ecuador, Iran, Iraq, Kuwait, Libya, Nigeria, Qatar, Saudi Arabia, the United Arab Emirates, and Venezuela. Indonesia used to be a member but had to withdraw its membership in



2008 because it went from a net exporter of oil to a net importer; Iraq’s membership, despite the war, has remained unaffected. Russia and Norway have attended OPEC meetings as observers. Other than Angola, Ecuador, and Venezuela, the member nations are majority Muslim countries with seven of them being Arabian. In 2008, OPEC nations accounted for two-thirds of the world’s oil reserves and one-third of its production, giving them considerable influence over the global oil market. Since the 1973 Oil Embargo, OPEC’s influence had diminished somewhat because of the discovery of oil in Canada, Alaska, the Gulf of Mexico, the North Sea, and places in Russia. The motivation to establish OPEC came from Venezuela (in the early 1960s), not from the Arabian countries as many people believe; the membership fee in the 1990s was \$2 million.

150 **Mohammad Reza Shah Pahlavi** (1919–1980) – Shah of Iran from 1941–1979, when he was overthrown by the 1979 Islamic Revolution, led

by Imam Khomeini. In an agreement between the Russians and the British, who had earlier forced his father into exile, Mohammad Reza was installed on the throne when he was only 23 years old. He lost the throne for a short time during the brief prime minister-ship of Mohammad Mossadegh (1951–1953), who was overthrown by the CIA so that the West-friendly Shah could resume his post. Even though he nationalized the Iranian oil industry in the same way that Mossadegh did, he was not penalized for so doing because he put much of the oil revenues toward self-enrichment, massive arms purchases and security guarantees from the US, the subordination of the Iranian economy to Western capital and corporations, and a rapid westernization program. Along with being one of the first to recognize the State of Israel, appointing Bahais to influential political and military posts, an almost drunken extravagance (he reportedly spent \$100 million in 1971 for the celebration of the 2,500th anniversary of the Persian monarchy), and giving free rein to the notorious SAVAK, his programs and policies became increasingly problematic for the majority of the country's Muslim population.



151 **Iraq-Iran War or First Gulf War (1980–1988)** – in order to try and bring the Islamic Revolution to a quick end, this was an imposed war on Iran by the combined forces of Iraq, the Arabian countries (especially Saudi Arabia, Kuwait, the UAE, Syria, and Egypt), and the Western countries (chiefly the US, UK, and France). Iraq instigated the war by occupying the Shatt al-'Arab waterway and Kharj Island; but with the forceful and resolute leadership of Imam Khomeini, Iran successfully repelled the invasion and succeeded in liberating all occupied territories by 1982. Then to the surprise of all worldwide military analysts and pundits, Iran started pushing into Iraqi territory and Saddam Hussein's much vaunted and feared Republican Guard along with his million-man army were on the ropes. This could not be tolerated by the US and her Arabian proxies, and so by equipping Iraq with chemical and biological weapons and basically unlimited finances (to the tune of \$1 billion per month from the Gulf Arabian states), the war dragged on for another six years, leading to the loss of some two million lives on both sides of the conflict. By far, the Islamic Republic suffered the greater shocks in terms of lives lost, economic impairment, and political ostracization; in order to withstand and overcome a worldwide assault upon its Islamic integrity and determination, it offered up human waves of *shahids*, numbering in the hundreds of thousands, in the face of chemical, biological, and conventional weapons attacks. And how was Saddam Hussein rewarded for being the willing instrument of American imperialism in the Middle East? Fifteen years later, and let this be another in the long series of lessons for

“leaders” who befriend the US, he was tried and executed by proxies of the same United States that considered him an ally in the 1980s.

152 **Second Gulf War** (1990–1991) – after Iraq’s invasion and occupation of Kuwait in 1990, the United States and the UK, along with nominal forces from 32 other nations, launched a counter-attack to expel Iraq from Kuwait. The UK and the US accomplished their mission (known as Operation Desert Storm) in less than six weeks. The majority of the war costs were paid by Saudi Arabia, around \$40 billion of the total \$60 billion. After the war was over Saudi Arabia and the other Arab Gulf countries, including Kuwait, continued to send hefty amounts of money to the US in return for security guarantees. Some estimates suggest that in a span of 2–3 years, the Arab governments paid as much as \$600 billion. This cash infusion to the US is apparently what launched the IT boom that was responsible for the economically prosperous 1990s in the United States.

153 Refer to endnote 152 above.

154 **American International Group, Inc. (AIG)** – an American insurance corporation that was considered in early 2008, with 116,000 employees, to be the 18th largest publicly held company in the world. So far, to avoid bankruptcy, AIG has received \$182.5 billion in federal bailout money. It apparently used over \$165 million of this taxpayer-funded rescue to cover bonuses for executives who were responsible for gambling and speculating away their shareholders’ assets.



Citigroup, Inc. or Citi – one of the major American financial service companies, it is considered to have the world’s largest financial services network, spanning 140 countries, with 12,000 offices, 200 million accounts, and 300,000 employees. It is the primary dealer in US



Treasury securities, and its largest account holders are in the Middle East (the largest private shareholder is Prince al-Waleed bin Talal of Saudi Arabia, who has a 4.9% stake) and Singapore. So far Citigroup has received close to \$50 billion in federal bailout money, and the US Treasury Department, the Federal Reserve, and the FDIC (Federal Deposit Insurance Corporation) have agreed to cover 90% of the losses on Citi’s \$335 billion portfolio.

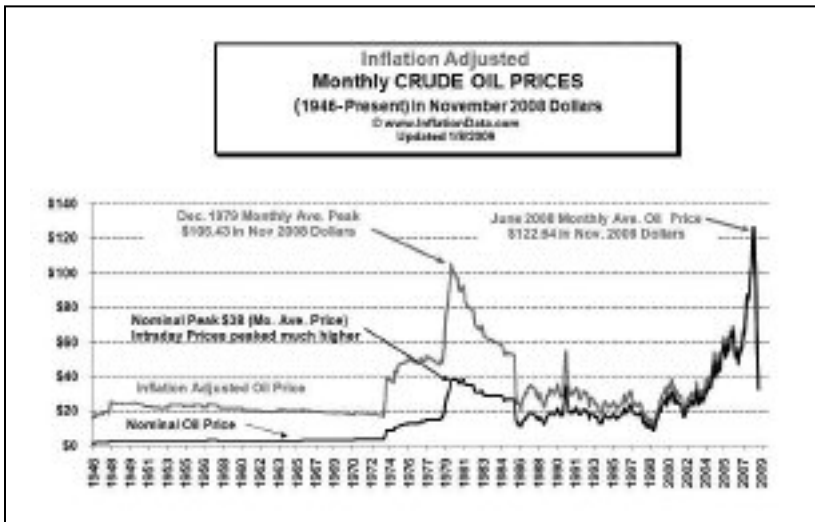
The Bear Stearns Companies, Inc. – before its sudden free-fall and the fire sale of its assets to J.P. Morgan in March 2008, it was one of the largest global investment banks and securities trading and brokerage firms in the world.

A key player in the subprime mortgage crisis, Bear Stearns' collapse was an omen of the much larger financial crisis that would erupt just months later. From 2005–2007, Bear Stearns was recognized as one of America's most admired securities firms; in 2008, it added nearly 15,000 employees to the ranks of the unemployed.

Lehman Brothers Holdings, Inc. – one of the world's largest financial services firms, it declared bankruptcy in 2008; Lehman's bankruptcy filing represented the largest in US history. Lehman was forced to liquidate in 2008 because of an unprecedented loss due to the continuing subprime mortgage crisis. Lehman's assets were auctioned off to Barclays, a British bank, and Nomura Holdings, a Japanese investment bank; Nomura also agreed to hold on to many of Lehman's employees.

155 Crude oil price variation since World War II; the gray line represents the inflation-adjusted price in terms of 2008 dollars.

Source: http://inflationdata.com/inflation/images/charts/Oil/Inflation_Adj_Oil_Prices_Chart.htm



156 **Arabian American Oil Company (Aramco)** – officially, the state-owned national oil company of Saudi Arabia, it is the largest oil corporation in the world with the largest proven oil reserves, and it is thought to be the world's most profitable company. From 1933–1988, it was simply known as Aramco, but by 1980, the Saudi royal family had acquired full ownership of the com-

pany, and in 1988, Aramco was renamed as Saudi Aramco. At the end of 2006, it was producing 3.4 billion barrels of oil per year from an estimated reserve capacity of approximately 264 billion barrels of oil; in addition, the country is said to have 253 quadrillion ft³ of natural gas reserves. In 2007 dollars, the value of the company, with 52,093 employees, was estimated to be \$751 billion, with a gross annual revenue of \$194 billion.



- 157 **Ahmed Zaki Yamani** (1930–present) – Saudi Minister of Oil and Mineral Resources from 1962–1986, and a minister of OPEC for 25 years. He was well educated in Islamic as well as secular law, obtaining degrees from the University of Cairo, the New York University Law School, and Harvard Law School. He is best remembered for his role in the 1973 Arab Oil Embargo when OPEC quadrupled the price of oil. Not favored by King Fahd, Yamani was dismissed in 1986; friction between the two had been building for some time after Fahd became king because Yamani had made it known in inner circles that Fahd did not understand basic economic principles. Later in 1990, he established the Centre for Global Energy Studies, a London-based market analysis group providing objective information on energy issues.



- 158 Sayyid Quṭb, *Fī Zīlāl al-Qurʾān, Volume 1*. (Beirut, Lebanon: Dār al-Shurūq, 1405AH), 11th ed., p. 311.

- 159 Narrated by Abū Hurayrah and presented by al-Bukhārī,

ما من يوم يصبح العباد فيه . إلا ملكان ينزلان . فيقول أحدهما : اللهم أعط منفقا خلفا . ويقول الآخر : اللهم أعط ممسكا تلفا .

- 160 From ‘Uqbah ibn ‘Āmir al-Juhanī and recorded by Abū Dāwūd, al-Tirmidhī and al-Nisā’ī,

الجاهر بالقرآن كالجاهر بالصدقة والمسرى بالقرآن كالمسرى بالصدقة

- 161 Presented by al-Shawkānī and Muslim,

أفضل صلاة المرء في بيته إلا المكتوبة

- 162 Dr. Wahbah al-Zuhaylī, *Al-Tafsīr al-Munīr fī al-‘Aqīdahī wa al-Sharī‘ah wa al-Manhaj, Volume 3*. (Beirut, Lebanon: Dār al-Fikr al-Mu‘āshir, 1411AH), 1st ed., p. 73.

163 Related by Anas ibn Mālik and recorded by Imam Aḥmad, Abū Dāwūd, al-Tirmidhī, and Ibn Mājah,

حدثنا عبد الصمد حدثنا عبيد الله بن شميظ قال سمعت عبد الله الحنفي يحدث أنه سمع أنس بن مالك عن النبي صلى الله عليه وسلم أنه قال إن المسألة لا خلل إلا لثلاثة لذي فقر مدقع أو لذي غرم مفطع أو لذي دم موجه

164 Code of Hammurabi (1790BCE) – an ancient Babylonian code of law inscribed and preserved in a large piece of basalt. It was enacted by the sixth Babylonian king, Hammurabi (1796–1750BCE). The Babylonians were among the first to develop a legal system of economics; the legal code consisted of definitions of monetary denominations, laws for inheritance, and rules for how private property is to be taxed and acquired. In all there are 282 laws, most of them just one sentence long, in the Code of Hammurabi. They can be found in the following citation:

Charles F. Horne (translated by L.W. King), *The Code of Hammurabi*. (New York: Forgotten Books, 2007).

165 Exodus, 22:25; Deuteronomy, 23:19–20; Leviticus, 25:36–37; Ezekiel, 18:8; Psalms, 15:5.

166 Matthew, 18:24–35.

167 Mark, 10:25; Luke, 6:24, 18:23; James, 5:1–8.

168 1 Timothy 6:10

169 St. Thomas Aquinas, *Summa Theologiae, Volume IIa and IIae, Question 78: On the Sin of Usury*. (New York: Blackfriars, McGraw-Hill, 1964).

Also available on the internet at the following link:
<http://www.op.org/summa/letter/summa-II-IIq78.pdf>

Aristotle (translated by T.A. Sinclair), *On Politics*. (New York: Penguin Books, 1962), pp. 75–91.

170 Martin Luther's (1483–1546) great tract *On Trade and Usury* is available in its entirety on several websites, one of which is cited below:

http://www.lutherdansk.dk/Martin%20Luther%20-%20On%20trading%20and%20usury%201524/ON%20TRADING%20AND%20USURY%20-%20backup%2020306.htm#_Toc129069625

171 **Pope Benedict XIV** (1675–1758) – pope from 1740–1758, he came out against the enslavement of indigenous peoples of the Americas, in particular, and other places. He was also responsible for initiating the process of cataloging the contents of the Vatican Library.

172 Jeremy Bentham, *defense of Usury*. (Whitefish, Montana, USA: Kessinger Publishing, 2004).

173 **Pierre Joseph Proudhon** (1809–1865) – socialist and political theorist, born in Besancon, France. In Paris he wrote his first important book, *Qu'est-ce que la propriété?* (1840, *What is Property?*), affirming the bold paradox “property is theft,” because it involves the exploitation of the labor of others. He then published his greatest work, the *Système des contradictions économiques* (1846, *System of Economic Contradictions*). During the 1848 revolution, the violence of his utterances brought him three years’ imprisonment, and after further arrest (1858) he retired to Belgium. He was amnestied in 1860.



174 D. Pendleton, C. Vorasasun, C. von Zeppelin, T. Serafin, *The Top 15 Wealthiest Royals*. (New York: Forbes Magazine, September 1, 2008).
<http://www.forbes.com/global/2008/0901/038.html>

175 Lacey Rose et al., *Hollywood's Best-Paid Actors*. (New York: Forbes.com, July 22, 2008).
http://www.forbes.com/2008/07/22/actors-hollywood-movies-biz-media-cx_lr_0722actors.html

Lacey Rose et al., *Hollywood's Top-Earning Actresses*. (New York: Forbes.com, August 11, 2008).
http://www.forbes.com/2008/08/07/diaz-knightly-aniston-biz-media-cx_lr_0811actresses.html

176 Lacey Rose et al., *Music's Top Moneymakers 2006*. (New York: Forbes.com, January 24, 2007).
http://www.forbes.com/2007/01/24/money-concert-music-tech-media-cx_lr_0123topmusic.html

177 Kurt Badenhausen, *The World's Top-Earning Athletes*. (New York: Forbes.com, October 26, 2007).
http://www.forbes.com/2007/10/25/sports-tiger-woods-biz-sports-cz_kb_1026athletes.html

178 Lea Goldman and Kiri Blakeley (editors), *The Celebrity 100*. (New York: Forbes.com, June 15, 2006).
http://www.forbes.com/lists/2006/53/Compen_Salary.html

179 Matthew Miller and Tatiana Serafin (editors), *The 400 Richest Americans*. (New York: Forbes.com, September 21, 2006).
http://www.forbes.com/lists/2006/54/biz_06rich400_The-400-Richest-Americans-Technology_8Rank.html

180 Let us look at a brief history of the evolution of US currency since the declaration of independence from the UK in 1776. Article 1, section 8 of the US Constitution permits the US Congress "...To coin Money, regulate the Value thereof, and of foreign Coin, and fix the Standard of Weights and Measures;" This provision gives the Congress the license to produce a national currency with denominations fixed to known weights of something of value; and to specify the value of foreign currency in terms of US coins. In article 1, section 10, the Constitution says that "No State shall enter into any Treaty, Alliance, or Confederation; grant Letters of Marque and Reprisal; coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts; pass any Bill of Attainder, ex post facto Law, or Law impairing the Obligation of Contracts, or grant any Title of Nobility." Section 10 makes it clear that no state in the union can create its own coin nor can it make anything but the gold and silver coins issued by Congress as legal tender for the payments of debt. *This is a constitutionally mandated gold standard.*

The Coinage Act of 1792 spelled out very clearly what value every officially issued coin would have in terms of a weight of precious metal. Accordingly a penny was 17.1g of copper, a nickel was 1.2g of pure silver, a dime was 2.4g of pure silver, a quarter-dollar was 6.01g of pure silver, one dollar was 24.1g of pure silver, a half-eagle (\$5) was 8.02g of pure gold, and an eagle (\$10) was 16.0g of pure gold (at that time, weights were measured in *grains* and the equivalent of one grain is 0.065g). The Coinage Act also defined that one unit of pure gold was equal to 15 units of pure silver, and stipulated that anyone who corrupted and debased these standards would be put to death. How many people would incur the death penalty today for being in open violation of these provisions? The incremental process of getting the country off these standards did not happen over night; it took several decades. However the evolving US currency over time represents a historical record of this notorious sleight of hand. Coins today are made of alloys, no longer of gold and silver; paper currency has replaced gold and silver as legal tender for all debts, public and private. In fact, gold and silver today can only be owned as commodities; they cannot be used to conduct transactions. This was *abolished* by an act of Congress. How can Congress abrogate the US Constitution without creating an amendment?

About 40 years before the Federal Reserve Act of 1913 created a centralized bank in the US and for two more decades, the US Treasury used to issue three types of paper currency: the US Bank Note, the silver certificate,

and the gold certificate. All three were in circulation, all three could be used as legal tender, and all three had a value that was redeemable in gold or silver at the US Treasury. The net result of issuing gold and silver certificates was to take gold and silver currency (coins) out of circulation as legal tender; people who had gold and silver currency were encouraged to deposit their gold and silver coins into the US Treasury in return for a gold and/or silver certificate. Because these certificates had real value, they were used as currency. Today, except for collectors, it is illegal to own gold and silver certificates; and the last US Bank Note was issued in 1969; today all paper US currency is the so-called Federal Reserve Note. Let us compare original issue US Notes, silver, and gold certificates with the current Federal Reserve Note; consider the \$1 denominations below (1880 \$1 US Note, 1923 \$1 US Note, 1935 \$1 silver certificate, and current \$1 Federal Reserve Note)



The 1880 US Note says that “This note is legal tender for one dollar ...the United States will pay to bearer one dollar.” At the time, what was meant here is that the US Note was *redeemable* in one dollar’s worth of silver. This reasoning is also sustained by the 1935 silver certificate, which says that “This certifies that there is on deposit in the Treasury of the United States



of America one dollar payable to the bearer on demand.” This means that the US Treasury is backing up a \$1 silver certificate with an agreed-upon amount of pure silver, and that this silver physically exists at the Treasury. So the understanding goes that when the \$1 certificate is used in a transaction, then it is as if \$1 in silver is changing hands because the silver is on deposit at the Treasury, and whoever has possession of the certificate, buyer or seller, can get real silver for it should he choose to do so. Notice how the language began to change, in the 1923 US Note, when the Federal Reserve started dictating monetary policy. Everything is the same except for the new language, “This note is legal tender at its face value for all debts public and private except duties on imports and interest on the public debt.” What does “face value” mean here? Does it mean the denomination? Or does it mean the depreciating value of the denomination? Or does it mean that the face value of a paper dollar is another paper dollar, but not its equivalent value in silver? And if this currency is legal tender for all debts public and private, then why should it not be used by the government to pay off the interest on the public debt? Or is the interest not a debt? As we have already seen, fractional reserve banking only introduces principal into the money supply, not the interest. The interest can only be paid by real assets the people own, that

is by real gold and silver or other precious items. Now we can see how the incremental transformation of paper currency being redeemable for gold to paper currency being redeemable only for US Treasury securities (that is, US public debt) began to take place. Now when we take a look at the current US dollar bill, the Federal Reserve Note, all it now says is “This note is legal tender for all debts, public and private.” It says nothing about face value, or even whether the Treasury is required to present anything on demand from the bearer. According to the US Constitution, “dollars” are supposed to be monetary units, used in exchange, backed by gold and silver. Our present day fiat issues are supported by more printed paper of the same; therefore, they are correctly termed *Federal Reserve Notes*, not dollars.

Let us now see how the language has changed on the \$20 denomination, since the Federal Reserve started centralizing the monetary supply. Consider the figures below (1906 \$20 gold certificate, 1934 Federal Reserve Note, and the current \$20 bill),



Note that the \$20 gold certificate, like the \$1 silver certificate, actually represents a value that is on deposit at the US Treasury. Just 18 years later, when the Federal Reserve took over the function of issuing money from the



Treasury, look at what the \$20 Federal Reserve Note says. The \$20 denomination above clearly says, “This note is legal tender for all debts public and private, and is redeemable in lawful money at the United States Treasury, or at any Federal Reserve Bank.” If the Federal Reserve Note is not “lawful” money,” then what is? If this note is “redeemable” in lawful money, then clearly the note itself is *not* lawful money. And if the bank will “pay to the bearer on demand” 20 dollars, then clearly the note itself is *not* 20 dollars. At the time, this particular currency was issued in 1934, the term *lawful money* was construed to mean gold and silver coin of the United States (title 12 of the US banking code, section 152). This suggests that Federal Reserve Notes are not really dollars; such an assertion is confirmed by the current \$20 bill, which now has done away with all implied references to lawful money, redeemability for something of value on demand, and an equivalent amount of gold on deposit at the Treasury.

Silver certificate legislation was abolished by a Congressional act on June 4, 1963 and all redemption in silver was halted on June 24, 1968. Gold certificates were authorized by the Currency Act of March 3, 1863 and were issued in series from 1865 to 1934. The earlier gold certificates, due to their higher face values, were not intended for general circulation, but *were used almost exclusively in interbank channels to settle gold accounts*. Seventy years after being authorized, gold certificates were terminated by the Gold Reserve Act of 1933. From this point on, the Treasury forbade the holding of gold certificates and required their surrender. Banks were ordered to turn in all stocks of gold certificates as well as the general public. After passing all this obfuscating legislation designed to mislead the people about the true value of their money, and after doing everything possible to depart from divine instructions about how to manage the money supply, this United States had the gall, in 1950, to add the words, “In God We Trust” to all their currency denominations, coins and paper. The more they departed from God in substance, the more they attached themselves to a crass surface symbolism, so that they could fool their people into not taking them to task for their real misdeeds.

In essence, what we are using for transactions these days is counterfeit money, only the counterfeiters are the US government and private banks managed by the Federal Reserve. At the conclusion of the US Civil War (1865), it is said that one-third of the US money supply was counterfeit, and in order to combat this problem, the Secret Service was set up. Constitutional directives suggest that anyone who tampers with the money supply should be executed. Today, 95% of the money in circulation is counterfeit because it is not backed up with anything of value, and those who are holding dollars cannot redeem them for anything other than US debt; yet the Secret Service is running around tracking down the nickel-and-dime counterfeiters. What a folly! When the federal government, in collusion with the Federal Reserve System, continues to issue trillions of dollars that have little or no value, is this not exactly like the counterfeiter who is printing money in his basement, just on a different scale? To what agency can the people go to redress their grievances about the massive disparity between purchasing power and circulating currency? The government is supposed to be that agency, but when those who are elected to redress grievances are the ones who are legislating crimes, then what you have is a classical tyranny.

181 Paul Grignon, *Money as Debt (film)*. (Moonfire Studio/Lifeboat News: <http://www.moneyasdebt.net>, 2006).

182 Khalil Abdul-Rahman, *How to Transition to a Just Monetary System*. (Columbia, Maryland, USA: IjtihadToday, April 22, 2009).

183 United States Central Intelligence Agency, *The World Factbook, 2007*. (Langley, Virginia, USA: Central Intelligence Agency, 2007). <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2079rank.html>

184 Khalil Abdul-Rahman, *Why the Usury Part of a Debt Can Never Be Fully Paid*. (Columbia, Maryland, USA: IjtihadToday, April 22, 2009).

185 **Southeast Asia Financial Crisis (1997)** – gripped much of Asia, especially Southeast Asia. Indonesia, South Korea, and Thailand were most deleteriously affected. Hong Kong, Malaysia, Laos, and the Philippines were also hurt; and the People's Republic of China, India, Taiwan, Singapore, Brunei, and Vietnam were less affected, but suffered from a loss of demand and confidence throughout the region. The IMF came in with a \$40 billion bailout package to stabilize the currencies of South Korea, Thailand, and Indonesia, in particular. Like the 2008–2009 financial crisis in the West, the Southeast Asia Crisis was also triggered by greed and speculation (gambling), only here the theme was currency manipulation and asset speculation by those who

were hedging their bets on a sudden devaluation of national currency or a precipitous drop in asset values.

In the early 1990s, the Southeast Asian economies were thought to be performing very well as they maintained high interest rates, thereby attracting foreign investors looking for high rates of return. As a result the region's economies received a large inflow of money, but the short-term capital flow was expensive and often highly conditioned for quick profit. Development money went in a largely uncontrolled manner to only those people who were closest to the centers of power, that is those who have the capacity to manipulate markets and economies. The resulting large quantities of credit that became available generated a highly-leveraged economic climate, and pushed up asset prices to an unsustainable level (academic jargon for speculation fueled by unconstrained greed). Thus, a bubble was created and expanded, in which people were making wild profits not by creating value, but by transferring money from one place to another. The asset prices that were artificially speculated up eventually began to collapse (the bubble burst), causing individuals and companies to default on debt obligations. The resulting panic among lenders led to a large withdrawal of credit from the crisis countries, causing a credit crunch and further bankruptcies. The foreign ministers of the 10 ASEAN (Association of Southeast Asian Nations) countries believed that the well coordinated manipulation of their currencies was a deliberate attempt to destabilize the ASEAN economies, and to allow Western capital to come in and purchase running companies at auction prices.

The role of the IMF was so controversial in the crisis that many observers characterized it as the *IMF Crisis*. Since there were literally tens of billions of dollars at stake, and the potential of worldwide financial meltdown was looming, the IMF was called in to help manage the crisis. The IMF created a series of bailouts for the most affected economies to enable them to avoid default, tying the bailouts to reforms *that were intended to make the restored Asian currency, banking, and financial systems as much like those of the United States and Europe as possible*. In other words, to qualify for IMF bailout money, the crisis-struck nations would have to cut back on government spending to reduce deficits, allow insolvent banks and financial institutions to fail, and aggressively raise interest rates (recall that in the 2008–2009 financial crisis, America and her European partners did exactly the opposite of what the IMF recommended for the “third world”). The “rescued” countries ended up undergoing an almost complete political and financial restructuring. They suffered permanent currency devaluations, massive numbers of bankruptcies, collapses of whole sectors of once-booming economies, massive proliferation of foreign ownership of indigenous companies, real estate busts, high unemployment, and social unrest.

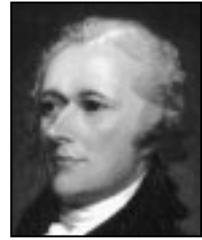
To call in the IMF was a mistake because the culture of greed that generated the crisis to begin with was the same one that created the IMF. But

the money-grubbing profiteers — they exist in every society — who desired to fast-track their emerging Eastern economies into Western crony-capitalism, needed the IMF to liberalize the financial sector (that is, to deregulate any restrictions on capital flows); to maintain high domestic interest rates so that fast money could be made by simply transferring monetary assets; and to peg the national currency to the dollar to reassure foreign investors against currency risk.

186 Tarek El Diwany, *The Problem with Interest*. (London, UK: Ta-Ha Publishers, Ltd., 1997), pp. 14–15.

187 Khalil Abdul-Rahman, *How to Transition to a Just Monetary System*. (Columbia, Maryland, USA: IjtihadToday, April 22, 2009).

188 **Meyer Amschel Rothschild** (1753–1812) – financier, born in Frankfurt, Germany, and named from the “Red Shield” signboard of his father’s house. He began as a moneylender, and became the financial adviser of the Landgrave of Hesse. The house transmitted money from the English government to Wellington in Spain, paid the British subsidies to continental princes, and negotiated loans for Denmark (1804–1812). His five sons continued the firm, establishing branches in other countries, and negotiated many of the government loans of the 19th century.



John Pierpont Morgan (1837–1913) – financier, born in Hartford, Connecticut. In 1895 he founded the international banking firm of J.P. Morgan and Co., providing US government finance, and developing interests in steel, railroads, and shipping. He was a prominent “philanthropist” and art collector. His only son, John (1867–1943), helped finance the Allies during World War I.



John Davison Rockefeller (1839–1937) – industrialist and tycoon, born in Richford, New York. After high school he went into the business world, and showed a talent for organization. In 1875 he founded with his brother, William Rockefeller (1841–1922), the Standard Oil Company, securing control of the US oil trade. In the late 19th century his power came under strong public criticism. He withdrew from active business in 1897, and devoted the rest of his life to behind the scenes activities. With the



colossal amount of money he was making he could give a petty \$500 million to medical research, universities, and churches, and established in 1913 the Rockefeller Foundation “to promote the well-being of mankind.” His third son, Nelson Aldrich Rockefeller (1908–1979), became Republican Governor of New York State (1958–1973), sought the Republican presidential nomination in 1960, 1964, and 1968, and was the US vice president (1974–1977) under President Ford. His youngest son, Winthrop Rockefeller (1912–1973), became Republican Governor of Arkansas in 1966.

John Davison Rockefeller continues to be the most recognized (and perhaps most despised) rich man in the world even though he’s been dead since 1937. During the past century, no one family in America has assembled such power and influence as the Rockefellers, due to their wealth and close ties to England. Years ago the Rockefeller name continually surfaced in any discussion of secret societies, but today’s mass media rarely speak of the Rockefeller role in world events. At one time, not too long ago, the name of John D. Rockefeller was on everyone’s lips in the West. His finances were known to all.

Warburg family – Jewish-German family of bankers; the M.M. Warburg & Co., still in existence, was founded in 1798 by Moses Marcus Warburg (1763–1830) and Gerson Warburg (1765–1826). The American branch of the family included Felix Warburg (1871–1937), a banker, whose house in New York City was converted into the Jewish Museum; and **Paul Warburg** (1868–1932), who was the father of the US Federal Reserve System, serving on its first board until 1918. Paul Warburg was also one of the founding directors of the Council on Foreign Relations. The German branch of the family included Max Warburg, one of the founders of the IG Farben, an industrial conglomerate which later helped Hitler’s Nazi Party consolidate power.



Kuhn, Loeb & Co. – a US-based investment bank founded in 1867 by Abraham Kuhn (1838–1900) and Solomon Loeb (1828–1903). Led by **Jacob H. Schiff** (1847–1920), Solomon Loeb’s son-in-law, the company grew to be one of the most influential investment banks in the late 19th and early 20th centuries, financing America’s expanding railways and growth companies, including Western Union, Polaroid Corporation, the Northern Pacific Railroad, and Westinghouse. It was a rival of J.P. Morgan’s financial empire. The company was also an active investment partner with John D. Rockefeller, who acquired monopolistic shares in US railroads



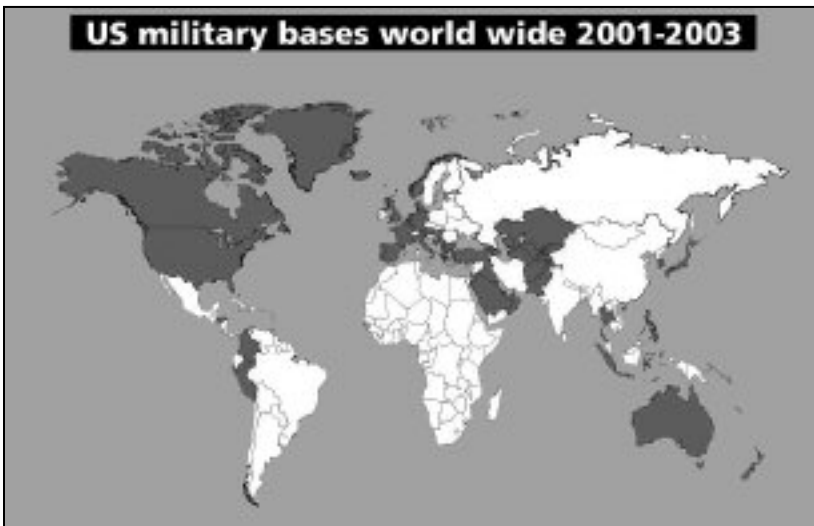
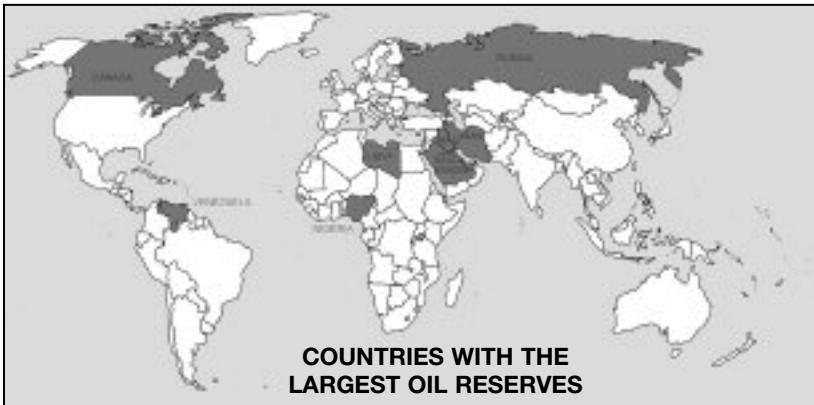
through guidance from Kuhn, Loeb. Together they formed a partnership to acquire the Equitable Trust Company, later to become the Chase Manhattan Bank. Inter-marriage among the German-Jewish elite was common. Consequently, the partners of Kuhn, Loeb were closely related by blood and marriage to the partners of Goldman, Sachs & Co., Lehman Brothers and M.M. Warburg & Co. of Hamburg, Germany; Paul and Felix Warburg were Kuhn, Loeb partners. In the years following Schiff's death in 1920, the firm was led by Otto Kahn and Felix Warburg.

189 **Federal Reserve System** – created by the Federal Reserve Act of 1913, it is the centralized banking system of the United States. It is a private consortium of banks whose board of governors is appointed by the president of the United States. Its components include (1) the Board of Governors in Washington, DC; (2) the Federal Open Market Committee; (3) twelve regional Federal Reserve Banks located in major cities throughout the country acting as fiscal agents for the US Treasury, each with its own nine-member board of directors; (4) numerous other private US member banks, which subscribe to required amounts of non-transferable stock in their regional Federal Reserve Banks; and (5) various advisory councils.

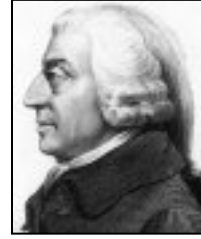


Primarily set up to control bank panics and provide an “elastic currency” for the US economy, the current functions of the Federal Reserve System are (1) to address the problem of banking panics; (2) to serve as the central bank for the United States; (3) to strike a balance between private interests of banks and the centralized responsibility of government, that is to supervise and regulate banking institutions and to protect the credit rights of consumers; (4) to manage the nation's money supply through monetary policy to achieve the sometimes-conflicting goals of maximum employment, stable prices, including prevention of either inflation or deflation, and moderate long-term interest rate; (5) to maintain the stability of the financial system and contain systemic risk in financial markets; (6) to provide financial services to depository institutions, the U.S. government, and foreign official institutions, including playing a major role in operating the nation's payments system; and (7) to strengthen U.S. standing in the world economy. To prevent bank panics, like the financial crisis of 2008–2009, the Federal Reserve has created a money supply that can be expanded (or contracted) as needed. The Federal Reserve defines *elastic currency* as “currency that can, by the actions of the central monetary authority, expand or contract in amount warranted by economic conditions.” In practice, the Federal Reserve has never contracted the monetary supply since the Great Depression, because it has theorized that doing so will cause deflation and because it believes that the monetary supply should expand as the economy expands to accommodate larger volumes of transactions.

190 The two figures below show the connection between the world's oil reserves and the location of US military bases. It is said that the US, by 2009, has nearly 800 military installations, with over one-third of these in the Middle East, in over 50 countries of the world. To man these bases, over one million military personnel and perhaps an equal number of private contractors are required. America's global military presence is part of the reason why the US defense budget came out to be \$515.4 billion, a figure that does not include the active engagements in Iraq and Afghanistan, which come from special appropriations. When combined with defense spending that is hidden in appropriations for other government departments, the US defense budget would be around \$1 trillion, eclipsing the rest of the world combined.



191 **Adam Smith** (1723–1790) – philosopher and economist born in Kirkcaldy, Fife, UK. He studied at Oxford, and became professor of logic at Glasgow (1751), but took up the chair of moral philosophy the following year. In 1776 he moved to London, where he published *An Inquiry into the Nature and Causes of the Wealth of Nations* (1776), the first major work of political economy. This examined in detail the consequences of economic freedom, such as division of labor, the function of markets, and the international implications of a laissez-faire economy. His appointment as commissioner of customs (1778) took him back to Edinburgh.



Adam Smith, *The Wealth of Nations*. (New York: Bantam Classics, 2003).

Also available on the internet at the following link:

<http://www.adamsmith.org/smith/won-intro.htm>

192 Narrated by ‘Ubādah ibn Ṣāmit and recorded by al-Bukhārī and Muslim,

الذهب بالذهب . و الفضة بالفضة . و البر بالبر . و الشعير بالشعير . و التمر بالتمر . و الملح بالملح . مثلاً بمثل سواء بسواء . يدا بيد . فاذا اختلفت هذه الأصناف فبيعوا كيف شئتم : إذا كان يدا بيد

193 Narrated by Abū Sa‘īd al-Khudrī and recorded by al-Bukhārī and Muslim,

جاء بلال إلى النبي صلى الله عليه وسلم بتمر برني . فقال له النبي صلى الله عليه وسلم : (من أين هذا) . قال بلال : كان عندنا تمر ردي . فبعته منه صاعين بصاع . لنطعم النبي صلى الله عليه وسلم . فقال النبي صلى الله عليه وسلم عند ذلك : (أوه أوه . عين الربا عين الربا . لا تفعل . ولكن إذا أردت أن تشتري فبع التمر ببيع آخر . ثم اشتر به) .

194 Recorded in the Ṣaḥīḥs of Muslim, Abū Dāwūd, and al-Tirmidhī,

حدثنا محمد بن الصباح وزهير بن حرب وعثمان بن أبي شيبة قالوا حدثنا هشيم أخبرنا أبو الزبير عن جابر قال لعن رسول الله -صلى الله عليه وسلم- أكل الربا وموكله وكتابه وشاهديه وقال هم سواء.

195 **Industrial Revolution** – a term usually associated with the accelerated pace of economic change, the associated technical and mechanical innovations, and the emergence of mass markets for manufactured goods. It began in Britain in the last quarter of the 18th century with the mechanization of the cotton and wool industries of Lancashire, Scotland, and the West Riding of Yorkshire. After the harnessing of steam power, cotton and wool factories were increasingly concentrated in towns, leading to proliferating rates of urbanization. A rapid population increase, stimulated by greater economic opportunities for early marriage, is also associated with this type of economic growth. The mechanization of heavier industries (iron and steel) was slower, but sustained the Industrial Revolution in its second phase from

1830 onward. In the second half of the 19th century, Britain's early industrial lead was increasingly challenged by Germany and the United States.

196 **homosexuality** – a form of sexuality in which the sexual attraction is between members of the same sex. In the *ribā-dominant* thought patterns of the West, they tell us that there are both clinical (for example, Freudian psycho-medical) and sociological theories to “account” for homosexuality. Most of these so-called sociology theories see any form of sexuality as a social construction rather than as an indication of a specific, genetic, biological process. Homosexuality has been a subject of considerable political controversy in the West (is anyone surprised?), especially since the formation of the “Gay Liberation Movement” and the onset of AIDS and HIV.

lesbianism – a sexual attraction and expression between women, which may or may not involve the complete exclusion of men as potential sexual partners. As with male homosexuality, lesbianism has become increasingly politicized in the latter part of the 20th century, often linked, though not invariably, with feminism.

pedophilia – a sexual interest in children (of either sex). There is often long-term psychological trauma experienced by the child. In the *ribā-sponsored* vices of the West, it has been suggested that pedophiles act in the way they do because they have difficulties establishing normal adult relationships, and find children less threatening.

transvestism – the practice of cross-dressing, which is wearing the clothing of the opposite sex. Until the 1960s, which signalled the emergence of the “Gay Rights Movement,” transvestism was seen as an expression of homosexuality or suppressed homosexual impulses.

sadomasochism – sexual behavior in which gratification is based on the infliction (sadism) or receipt (masochism) of pain or humiliation. An example would be a couple in which one partner has heightened sexual arousal from beating his or her partner, while the other derives pleasure from the experience of being beaten.

197 **Francois Quesnay** (1694–1774) – physician and economist, born in Merey, France. He studied medicine in Paris, and at his death was first physician to the king. His fame is based largely on his essays in political economy. He became a leader of the Economistes, also called the Physiocratic School, and contributed to Diderot's *Encyclopedie*.

Physiocrats – a group of French economic and political thinkers of the later 18th century, led by Quesnay, and committed to a priori principles of reason

and natural law. Their theories made them critics of internal trade barriers and controls, and advocates of systematic economic reform.

198 **Organization for Economic Cooperation and Development (OECD)** – established in 1948, it is an international organization of 30 countries that accept the principles of representative democracy (as theorized though not necessarily practiced by the West) and free-market economy. Most OECD members are high-income economies and are regarded as developed countries. It was originally formed to administer the US Marshall plan to reconstruct Europe after World War II. The member countries are Austria, Belgium, Canada, Denmark, France, Germany, Greece, Iceland, Republic of Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Turkey, United Kingdom, United States, Japan, Finland, Australia, New Zealand, Mexico, Czech Republic, South Korea, Hungary, Poland, and Slovakia.

199 Sayyid Quṭb, *Fī Zīlāl al-Qurʾān, Volume 1*. (Beirut, Lebanon: Dār al-Shurūq, 1405AH), 11th ed., p. 331.

وكل ربا في الجاهلية موضوع تحت قدمي هاتين. وأول ربا أضع ربا العباس

200 George Childs Kohn, *Dictionary of Wars*. (New York: Checkmark Books, 2006). 3rd edition.

201 Ibid.

202 Dr. Wahbah al-Zuhaylī, *Al-Tafsīr al-Munīr fī al-ʿAqīdahī wa al-Sharīʿah wa al-Manhaj, Volume 3*. (Beirut, Lebanon: Dār al-Fikr al-Muʿāṣir, 1411AH), p. 91.

203 Located in the Sunan of Imam Aḥmad and al-Ṭabarānī,

يا عمرو نعم المال الصالح للمرء الصالح

204 Narrated by Abū Hurayrah and recorded by al-Bukhārī,

نعس عبد الدينار نعس عبد الدرهم نعس . . .

205 **index-linking** – adjusting the price of goods, the usury on investments, or the level of salaries and wages, upwards or downwards in proportion to rises or falls in the retail price index. This strategy is often used in times of high inflation.

floating-rate or **exchange rates** – the price at which a currency may be bought in terms of a unit of another currency. Until the mid-1970s, rates were fixed from time to time; today, most are floating (that is, the rate is determined by the ongoing supply and demand for the currency), or linked to a fixed margin above some market rate such as LIBOR (London Inter-Bank Offered Rate).

206 **Alzheimer's** – a common form of generalized cerebral atrophy which results in slowly progressive dementia affecting all aspects of brain function. It leads ultimately to total disintegration of the personality.

207 **feminism** – a socio-political movement whose stated objective is equality of rights, status, and power for men and women. Having its roots in early 20th-century struggles for women's political emancipation, feminism has broadened its political scope under the influence of radical left-wing beliefs, especially Marxism. Marxist ideological positions have led feminists to challenge both sexism and the capitalist system which is said to encourage patriarchy. Feminists are not necessarily "anti-men," but against any social system which produces female subordination. There are now several national and international bodies, such as the National Organization of Women (NOW) in the USA. Since the 1960s the movement has been a major influence on the reform of general social attitudes.

208 Jennifer Harper, *Gallup finds traditional attitudes alive and well in battle of sexes*. (Washington, DC: Washington Times, News (A) Section, February 22, 2001), p. A3.

209 Ibid.

210 Author unknown, *Exercise no sweat to men, but more trouble for women*. (Washington, DC: Washington Times, August 17, 2001).

211 **premenstrual syndrome** – may be related to the fluctuations in estrogen and progesterone levels that occur during the menstrual cycle. Estrogen causes fluid retention, which probably explains the weight gain, tissue swelling, breast tenderness, and bloating. Other hormonal and metabolic changes may also be involved. The type and intensity of symptoms vary, from woman to woman and from month to month in the same woman. The broad range of physical and psychological symptoms can temporarily upset a woman's life. Women who have epilepsy may have more seizures than usual. Women who have a connective tissue disease, such as systemic lupus erythematosus or rheumatoid arthritis, may have flare-ups at this time. Usually, symptoms occur a week or two before the menstrual cycle, last from a few hours to

about 14 days, and stop when the next period begins. Women close to menopause may have symptoms that persist through and after the menstrual period. The symptoms of premenstrual syndrome are often followed each month by a painful period.

Women most often affected by premenstrual syndrome are those who have experienced a major hormonal change, as may happen after childbirth, miscarriage, abortion, or tubal ligation. Women who discontinue birth-control pills may also notice an increase in PMS symptoms until their hormone balance returns. It has been suggested in some medical literature that a deficiency in a particular hormone — such as estrogen, progesterone, testosterone, or prolactin — may be responsible for PMS, but it appears that controlled studies have ruled out these single-hormone theories. Recent research has focused on the monthly fluctuations in brain chemicals known as neurotransmitters, including mood-altering endorphin and monoamines, as a possible cause of the syndrome, but studies have been inconclusive. A very small number of women with premenstrual syndrome may experience more intense symptoms such as fits of crying, panic attacks, suicidal thoughts, and aggressive or violent behavior.

Many in the medical community worry that PMS could be a serious condition that could render some women too emotionally and physically unpredictable for certain jobs or responsibilities. Experts point out, however, that the syndrome, although sometimes discomfoting, is rarely debilitating.

212 The word *qalb* (heart) and its derivatives are mentioned around 69 times in the Qur'an, but almost never as the physical organ in the body. Some of the synonymous or parallel meanings of *qalb* are *conscience*, *human will*, *emotion*, *intellect*, and *the spirit*.

213 Narrated by Abū Mas'ūd 'Uqbah ibn 'Amr and recorded in the Ṣaḥīḥs of al-Bukhārī and Muslim,

من قرأ بالآيتين من آخر سورة البقرة في ليلة كفتاه

Glossary

'abāyah (or **'abā'ah**) – cloak, frock, gown.

abnā' al-sabīl – destitute, wayfarer, homeless; singular: *ibn al-sabil*.

ākhirah – the end-life or afterlife; this expression refers to the here-after, or afterlife, or life after death. In a more refined sense, this word alludes to the time-period that will follow the Day of Resurrection and Judgment.

'alim – an Islamic scholar.

al-ladhīna āmanū – those who are securely committed to Allah (ﷻ); the first among equals in an Islamic society.

aṣḥāb al-kaḥf – literally, “the folks of the cave.” They lived in an area thought to be today’s Levant (geographical Syria) under a tyrant king. After taking issue with the king’s false authority and the “state’s” false power they abandoned their subservient society and left for a cave where they could have the freedom to be Allah’s

(ﷺ) servants and subjects. And as Allah's (ﷻ) decree would have it, they were to remain over 300 years in that cave and then come back to life — in a new society and a new dispensation. *Sūrah al-Kahf*, the 18th chapter of the Qur'an, is named after this group.

al-ashhur al-hurum – the sacred and safe (non-combat) months of the Islamic lunar calendar: *Dhū al-Qa'dah*, *Dhū al-Hijjah*, *al-Muḥarram*, and *Rajab*.

ātawu al-zakāh – they systematically pay their zakat; singular: *āta al-zakāh*.

āyah – demonstration; this could refer to Allah's (ﷻ) demonstration through revelation, that is, the verse(s) of the Generous Qur'an; and it can also refer to Allah's (ﷻ) demonstration of power and authority in the course of prophetic and social history. Plural for *āyah* is *āyāt*.

Āyah al-Kursī – the 255th *āyah* of *Sūrah al-Baqarah*. The meaning of the word *kursī* is domain, the scope of divine knowledge.

bakhshīsh – bribery, graft (the act of offering something, usually money, to gain an illicit advantage.)

barakaḥ – blessing, boon, and benefit.

da'wah – call; contemporarily used, though not necessarily right, to mean missionary activity designed to convince non-Muslims of Allah's (ﷻ) message.

dhabīḥah – an edible animal that is slaughtered according to Islamic standards, teachings, and regulations.

dīn – pattern and prototype; this word is probably one of the most mistranslated words. The usual translation of the word is religion. But in a better understanding of Islamic terms the word *dīn* should

carry within its meaning a lively prototype and a social system. As such, a *dīn* may be man-made and in denial of Allah (ﷻ) or it may be in conformity with Allah (ﷻ) and in affirmation of Him.

du‘ā’ – *prayer or a reverent petition to Allah (ﷻ).*

Fajr – *break of the day, the first light of day; this is when obedient Muslims offer their first ṣalāh of the day.*

faqīh – *savant, academician; one who specializes, in particular, in matters that are jurisprudential.*

fard – *obligatory, essential, and required.*

fiḍyah – *exchange.* There are a few such “exchanges” in an Islamic order. For a prisoner of war, the exchange would be to set him free for whatever is agreed upon between both sides. For one who is permanently unable to fast during Ramaḍān, or a pregnant woman, or a breast feeding mother (according to some *fiqhī* opinions) who cannot fast in Ramaḍān, the exchange would be to feed a destitute person or a person without food for one day. And for one who is unable to shave his head during the Hajj, the exchange would be to slaughter a sheep (and distribute the meat).

fiqh – *practical knowledge, legal knowledge, jurisprudence; the moral and legal understanding and interpretation of Islamic norms and laws within a particular generation or set of circumstances.*

fitnah – *trial and temptation, affliction; mainstream public opinion contradicting the truth and justice; seduction, sedition.*

fi ṣabīlillāh – *on a course to Allah (ﷻ), for the cause of Allah (ﷻ).*

fistāṭ al-qur’an – *the pavilion of the Qur’an.*

ghayb – *unseen, unknown, metaphysical, incomprehensible.*

ḥadīth – a verbal or practical precedent of the Prophet (ﷺ); whatever the Prophet (ﷺ) said, did, or decided; the simple linguistic meaning of the word is “speech.”

Ḥadīthah al-Ifk – literally, the spurious event; this is in reference to the historical incident in which there were rumors in Islamic society that Umm al-Mu’minīn ‘Ā’ishah, was guilty of adultery.

ḥalāl – sanctioned, ritually fit; this word roughly corresponds to the word kosher in some of its biblical usage. The word extends over ritual and legal practices.

ḥarām – taboo, unauthorized or unlawful; this word is the opposite of ḥalāl.

al-Ḥayy al-Qayyūm – two attributes of Allah (ﷻ) meaning the Everlasting, the Ever-Attending.

‘ibādah – man’s proper position with his Maker and Creator: compliance, obedience, and conformity; this is another one of those words badly bruised through translation. Translators render its meanings as worship. False. It is much more than a devotional or ritual gesture or habit. It is the notions and actions of man according to Allah’s (ﷻ) values and principles.

‘iddah – a woman’s prescribed retreat or waiting period (after divorce or husband’s death).

al-iḥṣār fī sabīlillāh – retention for the cause of Allah (ﷻ) or limited freedom for military duty.

ilā’ – a husband’s vow (to avoid sexual relations with his wife).

imāmah – the position of leadership, ultimate decision making, and executive power.

īmān – *secure commitment, covenant*; the word is virtually a distillation of *amānaḥ* (trust) and *amn* (security).

infāq – *spending*; this is the psychological and social status of persons and people before the terms and conditions of *ṣadaqaḥ* and *zakāḥ* kick in.

inshā'allāh – *if Allah (ﷻ) wills, decrees, or wants*.

'Ishā' – *nightly prayers*; this is the ending part of the day in which a devout Muslim orients himself/herself towards Allah (ﷻ) in reverent petition.

'iṣmat al-nikāḥ – *the bond or sanctity of marriage*.

jāhili – *pertaining to jahiliyaḥ (ignocracy); ignocratic*.

jāhiliyaḥ – *an era of governance without God, the age of systemic lack of scriptural guidance*; it may be characterized as an “ignocracy” or “idiocracy.” It not only refers to the time preceding Muhammad (ﷺ), but also any time period in which Allah's (ﷻ) *dīn* is overrun by other systems and establishments.

kaffārah – *expiatory offering*. Some asset or value rendered to society by a person who violates certain Islamic laws. Examples are freeing a slave, fasting, feeding the poor, paying an amount of money where it is needed most, etc.

kāfir – *a contrarian to Allah (ﷻ)*; every person who enlists in *kufr* becomes a *kāfir*. Plurals are *kāfirūn*, *kāfirīn*, and *kuffār*.

khalīfah – *successor*; this word has its Qur'anic context. In this context man/humans are designated as Allah's (ﷻ) successors on earth. In post-prophetic Islamic literature it refers to those who succeeded the Prophet (ﷺ) as the leader of the Muslims.

khalīl – confidant.

khamr – whatever is fermented and intoxicating; generally extracted from grapes and other fruits or substances such as grains and cereals.

khaṭīb – a person who delivers a sermon or lecture.

khayr – goodness, merit, excellence, grace.

khilāfah – successorship; Caliphate.

khuṭbah – sermon, discourse, lecture.

kitābī – a follower of scripture.

kufr – denial of Allah’s (ﷻ) authority and power; this becomes a “philosophy” or an “ideology.” There is a mental construct of ideas that argue against Allah (ﷻ) as Sovereign, Lawgiver, and Authority. There may be many expressions of this contrarian hypothesis and political orientation; but one thing in common among all of them — bar none — is their exclusion of Allah (ﷻ) as the Almighty and the ultimate Authority.

laghw al-yamīn – thoughtless oath.

mansūkh – abrogated, repealed.

masākīn – people who after their hard labor still fall “under the poverty line;” singular: miskīn.

masjid – the place or area of sujūd (prostrations); a mosque.

matā’ – commodity

maysar – game of hazard or chance; gambling.

mufassir – exegetist; one who explains the meanings of the Qur’an.

muhṣanāt – women fortified by their morality from illicit sexual behavior; singular: muḥṣanaḥ.

munāfiq – a dual loyalist; those “Muslims” who are outwardly performing their part in a ritual Islam, but when it comes time to honor this Islam in its struggle and sacrifices, they show inclination towards the anti-Islamic camps, states or powers around. They feign Islam, while in reality they owe their allegiance to the representatives of *kufr*.

mushrik – an individual(s) and people(s) who actively diminish the authority of Allah (ﷻ) and promote the authority of others; feminine: *mushrikah*; feminine plural: *mushrikāt*. They equate worldly powers with Allah (ﷻ) and they denigrate Allah (ﷻ) as “one among many” deities and authorities.

mut‘aḥ – literally, enjoyment. The *mut‘aḥ* of Hajj is to perform the ‘Umrah during the months of Hajj, and then be released from it to be followed by the performance of the Hajj; *mut‘aḥ al-nikāḥ*: an irregular marriage defined by a dower and a time-period; *mut‘aḥ al-ṭalāq*: a woman’s garment sent by the husband to his divorced wife.

muttaqī – one who is actively conscious of Allah’s (ﷻ) power presence and hence is always on the alert and on the defensive pertaining to Allah (ﷻ); this word should never be translated as *pious* or *fearful*, as it is known nowadays.

nafaqaḥ – maintenance; alimony.

nafs – the bio-self.

nawm – sleep, slumber, nap.

nifāq – disloyalty, hypocrisy, feigning allegiance.

nūr – light, luminance.

qard ḥasan – a progressive loan.

al-Qayyūm – an attribute of Allah (ﷻ) meaning the Ever-Attendant.

qiblaḥ – the accommodating and unifying center that attracts the Muslims in their time of ṣalāḥ and devotional services. The Muslims' qiblaḥ is Makkah.

qital – fighting, warring, combat.

rak'aḥ – bowing down (during the physical or bodily performance of the ṣalāḥ); one unit of the ṣalāḥ, which ends with the rukū'.

ribā – usury.

ribā al-faḍl – excess usury, compound usury.

ribā al-nasi'aḥ – delay usury: the amount of money added to repaid principle proportionate to a given duration of time.

rizq – sustenance, subsistence.

rukū' – genuflection; unlike biblical genuflection, this is when a Muslim in his ṣalāḥ bends down at the waist (a half *sajdah* or prostration) and praises Allah (ﷻ).

ṣadaqaḥ – charity; the act of giving money or wealth without expecting to be financially compensated for it.

ṣaḥābī – companion of the Prophet (ﷺ).

sajdah – prostration; plural: *sujūd*. This is one of the motions of ṣalāḥ, when a praying Muslim puts his forehead on the ground and glorifies the Almighty.

ṣalāh – expressing a concentrated and devotional relationship with Allah (ﷻ); Muslims do this five times a day: *Fajr*, *Ẓuhr*, *‘Aṣr*, *Maghrib*, and *‘Ishā’*.

ṣalāh al-khawf – a ṣalāh that is offered to Allah (ﷻ) at times of fear or panic, such as when an enemy attacks.

al-ṣalāh al-maktūbah – the designated or ordained ṣalāh.

al-ṣalāh al-wuṣṭá – either *Ṣalāh al-‘Aṣr*, or *Ṣalāh al-Fajr*, or the generic temperate, and moderate ṣalāh.

ṣawm – abstaining from appetite tendencies (such as food, conversation, etc.); fasting.

shafā‘ah – intercession, advocacy.

shahīd – martyr.

Shari‘ah – the Islamic legal system.

shirk – equating or juxtaposing other powers and authorities with the divinity and authority of Allah (ﷻ).

shu‘ūban wa qabā’ila – ethnic and racial extensions and complements.

sunan – social laws (of divine origin); singular: *sunnah*.

sūrah – ensemble of a body of themes in the Qur’an; there are 114 *sūrahs* in the Glorious Qur’an.

tābūt – wooden case, coffin.

ta‘affuf – chastity, self-control, dignity.

tafsīr – exegesis; simple interpretation or critical interpretation of the meanings of the Qur’an.

ṭāghūt – concentration and abuse of power; this word is usually used to describe governments and regimes that, having accumulated wealth and resources, find themselves in a “superpower” or “hyperpower” position in the world. The exercise of this kind of centralized power makes these governments rivals (in their own consciousness) to the power and authority of Allah (ﷻ). This aggregation and engrossment of power becomes satanic.

ṭalāq – divorce, separation.

ṭallaqtuki – (a man saying to a woman:) I divorce you.

taqwá – the feeling and thinking of Allah’s (ﷻ) immediate power presence in the affairs of man that makes a person avoid Allah’s (ﷻ) corrective interference in man’s individual and social life.

ta‘rifuhum bi-simāhum – you will know them by their features and symptoms.

tawhīd – monotheism, singular divine authority; this combines in its connotational and denotational meanings all the consolidated and indivisible traits and understandings of Allah (ﷻ). In His self He is one; in His attributes He is one; therefore, in any way the human mind tries to understand Him, He remains exalted — as He distinguishes Himself in His own words.

‘ubudīyah – the human status of conforming to and obeying Allah (ﷻ).

ulūhiyah – divinity, Godliness.

yatāmá – orphans; singular: yatīm.

yu’tūna al-zakāh – they systematically and socially allocate their zakāh.

zakāh – literally, flourishing and booming. This word is used in reference to excess money or assets that belong to society and thus these

monies or assets are reallocated by individuals to where they are needed most in society.

zakāh al-fiṭr – an amount of money or assets due upon each Muslim individual, paid by the head of the household before the first day of Shawwāl (‘Īd al-Fiṭr). The money or food go to those in need.

ẓālim – an unjust person, an oppressor.

ziná – adultery, fornication.

Zuhr – noon; this is the time to perform *ṣalāh al-zuhr*, four obligatory *rak‘āt* (units) and four voluntary units.

ẓulm – injustice/oppression; this is the practical result, in human societies, of deleting Allah (ﷻ) as the only Authority and only Power in life. Many times in the divine Writ Allah (ﷻ) refers to *shirk* as being a massive expression of *ẓulm*. For those who are confused about who the *mushriks* are, they only need to look at parts of the world where there is colossal injustice and identify the operators of that injustice.

ẓulumāt – darkness, obscurity, ambiguity, vagueness; singular: *ẓulmah*.

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